

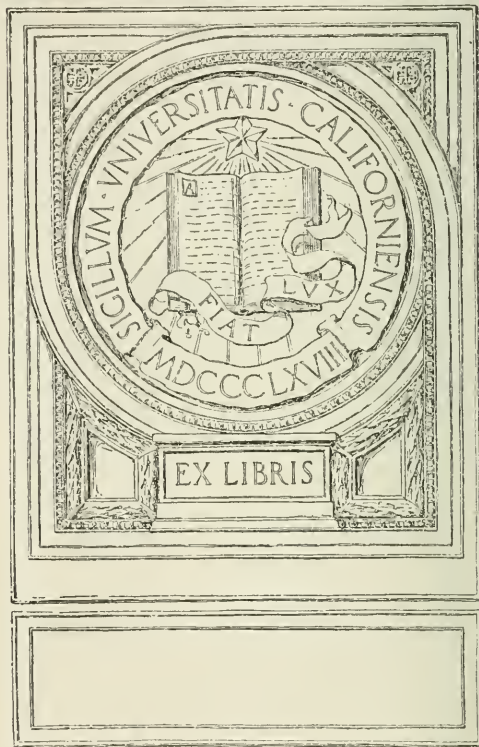
# THRIFT & NATIONAL INSURANCE

BLACKLEY



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THRIFT AND NATIONAL  
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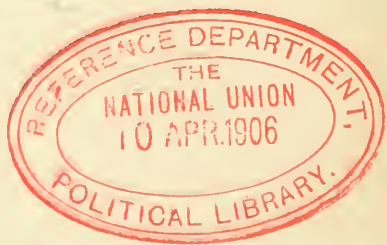
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# Thrift & National Insurance as a Security against Pauperism

WITH A MEMOIR OF  
THE LATE REV. CANON BLACKLEY  
AND  
REPRINT OF HIS ESSAYS

BY  
M. J. J. BLACKLEY



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READING

THIS LITTLE BOOK IS DEDICATED

TO

*The Right Rev. the Lord Bishop of Guildford*

MY LATE HUSBAND'S OLDEST  
FRIEND

383661







## PREFACE

HAVING numberless times been asked by friends to write a biography of my beloved husband, I am doing it, more or less with fear and trembling; for though I have two great objects in view, namely, to give to his many friends the record of a noble, clever, and useful life, and to the world at large a concise account of his great scheme of "National Insurance" (which, had it become law, would undoubtedly have been the greatest blessing for the country), yet I am only too conscious of my inability of fulfilling the task before me in a satisfactory way, even with my best endeavours.

Sir Frederick Falkiner, K.C., Recorder of Dublin, my husband's cousin, has kindly written a chapter in this first part of the volume, and the introductory chapter of the second part has been contributed by Sir James Rankin, M.P., and Mr. John Lloyd, J.P. (both of whom have for years taken a deep interest in the National Insurance Scheme); but with those exceptions I have written the following pages, as I feel so strongly that his great scheme should not be lost to the nation, but should rather be a valuable *Legacy* to the English people whose welfare was so dear to him, hoping that kind readers will be lenient in their criticism of a work which has no pretensions to be anything more than a labour of love.

M. J. J. BLACKLEY.

MINSTER HOUSE, WINCHESTER.







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# MEMOIR OF THE LATE REV. CANON BLACKLEY

## I

### ANCESTRY AND EARLY DAYS

ON both sides of the family William Lewery Blackley could trace his ancestors for generations back, and it was rather a fancy of his, in his leisure hours, to work out a family tree.

On his father's side the name of Blackley was closely connected by marriage with the family of Travers (which name is to-day the Christian name of many members of the Blackley family).

The Traverses came from Nottingham in the year 1520, and there were many clever and distinguished men who preceded one Elias Travers, of whom the following record is interesting.

“Elias Travers, born in Cornwall, 1649, was the son of the Rev. Thomas Travers, a Presbyterian minister in that shire, educated in the University of Cambridge. He was nephew to Lord Roberts, Earl of Radnor, and being a youth of great talents, he was brought up by his uncle with a view of having those talents employed in some dignified and lucrative office. Lord Radnor having been appointed Lord Lieutenant of Ireland in the year 1669, Mr. Travers accompanied him thither as his Secretary.”

A daughter of Elias Travers married James Hartley, whose son, Travers Hartley, was for many years representative of the City of Dublin in Parliament, and was Governor of the Bank of Ireland.



He was one of the most independent members of the Irish Parliament, and in religious integrity he trod in the steps of his venerable grandfather. He was presented by his fellow-citizens with the freedom of the city, and a splendid service of plate. One of his daughters, Temperance by name, married in 1797 John Blackley, who died at the early age of thirty-four, leaving two sons, John and Travers, and one daughter. Travers Robert Blackley, the father of William Lewery Blackley, married a daughter of Colonel Lewery, whose wife's maiden name was Fortescue, being one of the Fortescues of Newragh. Colonel Lewery himself served in the English army in Ireland during the rebellion 1797-98, and was taken prisoner by the French, and kept a year at Verdun.

In the year 1869 the late Lord Clermont (Thomas Fortescue), who was a distant cousin of the Blackleys, published "A History of the Family of Fortescue," for private circulation, and a second edition was brought out in the year 1880, a copy of which is still possessed by the Blackley family. Lord Clermont states that the Fortescues are of Norman extraction, and claim to be descendants of Sir Richard Le Fort or Fort-Escu, who settled in England at the time of the Conquest.

Travers Blackley married in the year 1825, his wife being a most beautiful woman. They went abroad for their wedding trip, taking their own carriage with them, and hiring horses as they went, and thus saw a great part of Europe, and continued this original mode of travelling for a little over a year. Their eldest child was born at Geneva, but only lived three months. During their stay at this place they became acquainted with Mrs. Sumner and the then Bishop of Winchester, who was called "The last of the Prince Bishops," and was father of the present Bishop of Guildford. The acquaintance grew into a warm friendship, which has continued between the families to this day.



William Lewery Blackley, second son of Travers Blackley, was born at Dundalk on December 30, 1830, and even when quite young was a remarkably clever boy. There are many little poems now in existence written by him when seven to nine years old. His parents sent him and his brother John to school in Brussels to Dr. Friedlander, a distinguished Polish gentleman, and a great politician, who, in common with many others, had in 1830 to flee his country, and thus forfeit all his property. Being a wonderful linguist and fond of young people, it had been suggested to him to open a boys' school, which he successfully carried on for some fourteen years. Dr. Friedlander was a Member of Parliament, and did great work for the Polish refugees, and was given the decoration of the Iron Cross by Leopold, King of the Belgians.

At this school in Brussels William Blackley learnt several foreign languages, became specially proficient in French and German, and was always proving himself one of the cleverest pupils.

Later in life he married Amelia, the second daughter of his much beloved tutor, to whom he had been attached from his earliest schooldays.

He entered Trinity College, Dublin, in his sixteenth year, obtained his B.A. degree in due course, in 1850, and his M.A. in 1854, in which year he was ordained by the Bishop of Winchester to the curacy of St. Peter's, Southwark.

Quite shortly after he had settled there, cholera broke out and caused a great many deaths. It was a terrible time, and a sad experience for a young curate. William Blackley was indefatigable in tending the sick and dying, and finally was himself attacked by this painful illness. His life was at one time in great danger, and on his recovery the doctors ordered him out of London.



## II

### COLLEGE DAYS

(*Written by* SIR FREDERICK FALKINER, K.C.,  
*Recorder of Dublin.*)

THOUGH William L. Blackley was a near relative, his father and my mother being intimate cousins-german, I first saw him when we were undergraduates in Trinity College, Dublin, in our first or junior freshman year in 1847. He entered Trinity speaking German as no one else in the University or few in Dublin indeed could then do, and French as not very many.

These accomplishments, however, were at the expense of his classical and mathematical studies, which then alone had serious recognition in the undergraduate curriculum for honours. Few Irish boys of the educated classes then ever visited the Continent, and not very many ever crossed St. George's Channel, for this was all before the development of the railways and steamships which have since caused such an exodus of schoolboys from Ireland to the great English schools, and the more modern ones that now stud the country in most of the shires. In those days the lads who, through the doors of the Dublin University, were to enter the learned professions to be the Bishops, Lord Chancellors, Judges, great physicians of Ireland, were almost invariably trained first in Irish schools, of which there was a sufficient supply afforded by the Royal Schools of Armagh, Enniskillen, and Dungannon, besides several old classical schools in the provinces, and two or three first-class gentle-



men's schools in Dublin. From these, clever boys entered Trinity with a very competent groundwork of Homer and Lucian, Virgil and Horace, Euclid and Algebra, taught them in the way they would be expected to answer at the University Examinations, and they were prepared for the first two years of the four years of the then undergraduate course, so that a boy taught in Brussels on German methods could not possibly hope to compete with them successfully in the Honours papers. So Blackley, though he got some honours, did not try very keenly to attain the classical systems then prevalent here, and which, had he been successful, would very probably have trampled down the good German elements which he always took care to keep fresh and develop. His German proclivities were probably stimulated by the fact that when a schoolboy he had fallen in love with the daughter of his preceptor, Dr. Friedlander, to whom he was happily united not long after he had taken his degree and Holy Orders. German studies led him on to the languages of more northern Europe, and with such consequence that when in his first benefice in Frensham, Surrey, he published a very spirited version in English of Esaias Tegner's great Epic, "The Frithiof-Saga," regarded as the glory of the Swedish lyre. His ambitious design in this translation was implicitly to follow the metres and cadence of the original, no easy matter, for these differ in each of the twenty-four cantos in which it is composed, and further, as far as possible to render the melody of each line. Many of the songs in this translation are most flowing and musical. Whether his selection of this poem was inspired by the coincidence that Tegner himself, when a schoolboy, fell in love with the daughter of Myrhman, the guardian of his studies, whom he too afterwards married, I cannot say, but his wife's influence in the direction of his early intellectual work was undoubted, for when the strong basis of his German



knowledge was some years after exemplified by his English-German and German-English Dictionary, published by Messrs. Longmans in 1860, we all knew it was composed and compiled in collaboration with his wife. It at once became a standard book, and as such has held its ground, one of many new editions having been issued by Longmans in 1904, after he had passed away. It is to be regretted that when he published "The Frithiof-Saga" he had only lately left Ireland, and had had no opportunity of forming any literary connection in London, and he was thus led to bring it out in Dublin, with which his personal connection had just ceased, and when at that time a knowledge of and sympathy with the old legends of the Norse were confined to a very limited few, though since made popular by the poems of William Morris and the great musical dramas of Wagner. It would certainly have attained a more widespread welcome had it appeared when people here were more largely cognisant of their history as revealed by Charles Halliday in his "Scandinavian Kingdom of Dublin," proving how the Vikings were simultaneously monarchs on the Liffey and in Northumbria in the very period that inspired the Romance of the Skalds.

But whatever his position as a class student may have been, William Blackley was indubitably one of the brightest and most popular undergraduates of his time. He was ever replete with versatile energy; he was a fair cricketer, a good pianist, introducing us for the first time to Beethoven and Mendelssohn; he formed in his circle an Essay Society, whose members *seriatim* read a paper at each weekly meeting; then he was a leader at supper parties, and always a foremost member of the undergraduate teams that unhorsed Jenny Lind's carriage, and drew her home to her hotel when the Opera was over, or of those that periodically sallied forth into College Green on the great occasions when Viceroys came to Ireland, or bade



farewell, testifying their militant loyalty by a march round King William's statue, and shouts of "God save the Queen," which neither Provost nor police, Junior Dean nor angry mob, however they might punish, could ever effectually suppress. His high spirits were perpetual, inexhaustible, and ineffaceable by time and change; his laugh was contagious; these led him indeed at times to practical jokes of which at first he was only conscious of the humorous or comic element, forgetful of the pain they often cause to the victims, but when his generous nature had realised the result of the prank, he was ever the first to heal the wound he had inflicted, and he was always forgiven. One of these escapades may be detailed. The southern boundary of the University precincts is formed by the handsome thoroughfare of Nassau Street, the roadway running between the line of shops and houses and the College Park wall, surmounted by the high iron railing some dozen feet high from the spikes to the pavement. The line of houses opposite was then in some places somewhat irregular, where houses projected beyond their neighbours so as to form recesses with the adjoining houses, making an open space in front of the latter, reached by a step from the footway. In one of these recesses there was a principal tobacconist's shop of the city, and on the platform before the shop door stood for many years day and night one of the most familiar figures of Dublin, the wooden effigy of a Highlander, erect, life-size, ruddy in his red Stuart tartan, and equally ruddy Caledonian cheek-bones. His constant smile of invitation was too much for the undergraduates whom he saluted every day. The headquarters of Blackley's circle were then in No. 36 in the New Square at the opposite side of the College Park, so at a supper party there a conspiracy was formed to kidnap the Highlander, and this was put into speedy execution. In the depths of midnight, patrols were placed at the corners of Grafton and



Dawson Streets to ensure that the coast was clear of the police on beat. Then the main body, supplied with ropes and pulleys, pounced on their passive but smiling captive, hurried him across the street, and in an incredible space of time lowered him down to the confederates in the Park, thence in a wild rush across the Park to the rendezvous in No. 36. Never in the old Border years did Caledonian rider effect the abduction of Cumberland yeoman across the Solway Firth with completer success. Great was the triumph when his captive was carried round the supper-room, but the exultation soon lowered next morning when it was realised that the Scotchman was no more in his accustomed stand, and that hue and cry would now inevitably be raised. The abductors were, however, wise in their generation, and as they had eluded the police in the night, so they now anticipated them in the morning. A deputation frankly waited on the tobacconist and told him all, and he was good fellow enough to take the apology and to enjoy the fun. The captive was duly restored, and strange to say he had received no injury in the adventure. He has long since vanished, I know not why or whither, but he has been missed, for the Dublin folk had come to like his friendly and familiar greeting. Before parting with No. 36, it may be told how opposite its door, on the landing, was that of the chambers of a College don, one of the tutor fellows, a learned man but rather eccentric, and therefore sure to attract the attention of the undergraduates in their un-studious hours, which with many of these were numerous, and with all the love of caricature is an innate instinct. This don's hall-door was usually nailed over with announcements of lectures and examinations. One morning, amongst these appeared a conspicuous notice ever after held to be the most attractive that had ever graced the boards. The legend ran thus: "Take notice, you are particularly requested not to tease Dr. X. He is intended for your instruction and



amusement." Copied verbatim from a printed warning in the Zoological Gardens.

One of William's characteristics in these old young days, as indeed it continued to be through his long after days, was his genuine hospitality. His family during his college days, and up to his leaving for ordination in England, lived in the County Dublin, first at Belcamp, near St. Doulough's, an old historic house, which had been the home of Dublin magnates in succession since the time of Charles the Second. It is within a mile or two of the velvet strand and dunes of Portmarnock, now famous for golf links. Afterwards they lived at Verville, also an ancient mansion in the picturesque green lanes of Clontarf, and finally at Ashtown Lodge, on the banks of the Tolka, which his father purchased from Lady Maria Forrester. It was William's great pleasure to take out one or two of his friends at the week's end to stay over Sunday in the paternal home, and with these to perambulate the surrounding country on the Sunday afternoons. He used to take us out in the tax cart which he always drove himself, for his accomplishment as a whip was one on which he prided himself. These journeys were not without some peril to his companions and to the vehicles he passed on street and on road, for his delight was not only to go at full speed, but to pass the vehicles he outstripped as closely as was possible without actual collision. He would descry a carriage or jarvey a few hundred yards in front and make straight for it, as if he was vying in a Roman chariot race. Then as his near wheel all but grazed the off side of the one he was passing, he would turn round in his seat to enjoy the discomfited face of the outstripped driver, and greet him with a friendly chaff which usually appeased. The jarvies indeed rather enjoyed these exhibitions of skill, for they have always had a sympathy for what is known in the police courts as "furious driving," and so used to think more highly of any



gentleman who may appear to defy the authorities. Passing one, he would straight make for another in the distance, and treat it as the last, and so on till we cleared the city, when the scarcer traffic deprived these trials of their excitement. But he had a joyous nod or greeting for every one he recognised on the way. We then had the toll-gates still in a few of the suburbs; there was one at the Clontarf end of Annesley Bridge close by the estuary of the Tolka, at Lord Charlemont's demesne. The toll-keeper was an old Frenchman, and he always came out in person when William drove through, to enjoy a lively salute and to hear a few sentences of his dear native tongue, seldom then heard by him from any other lips, for French people were then as few and far between in Dublin as Japs or Hindoos might be now.

But beneath the fountains of all these high spirits and effervescent liveliness lay, as often happens in such natures, a deep well of earnestness, reverence, and reality. I never can forget how, just before he left us to be ordained, when staying with him at Ashtown and sharing the same room, after we had retired he opened to me his heart, disclosing his deep consciousness of the solemn step he was about to take, and his yearnings that he might be enabled to discharge the varied duties of the sacred calling on which he was about to enter, thoughts and resolves which his whole career afterwards proved to be no passing or evanescent illusions. His animation and his humorous moods never indeed left him, but the chastening elements were always there. As years advance and old age supervenes and we see the bright figures of our youth and manhood one by one making their exit from the stage of life, there is no sadder reflection than to think of how sorely we have failed to cherish them whilst they were still with us, as our hearts then tell us we might and should have done. But each one lives his or her own life, and as this develops in its own environment, new associations, new figures,



new ties, gather and wind themselves around us, and each day claims its own routine. Thus the old ones, not indeed lost in oblivion or ever forgotten, take their place in the background of the daily life. Yet when ever and anon, "from love's shining circle the gems drop away," the old bright days come back to us out of the mists of the distance, marvellously revived, and it is the long interval between that then seems to retreat into the past. Then we think principally of how easy it would have been to keep the old bonds burnished and fresh, and never to have permitted them to rust from temporary disuse. Thus thinking, it is to me an immense consolation that only two months before William Blackley was to be taken from amongst us, in answer to his standing invitation, I went to him to the Vicarage of St. James the Less, in St. George's Square. He took me after church for a long walk in Battersea Park, and as we went the talk turned on the young days of yore, and companions of the seeming faded days then startlingly came back into focus, as we laughed over them with the mirth from which the tears were not very far beneath the surface. As he shook with glee over the image of the Highlander and his own jeopardy on the spikes of the College railings, I looked in his face and every feature and expression beamed with the light of other days, so exactly as in his freshman hours, that it seemed impossible a half century and more could have since flowed by. When at parting that evening I shook his hand, and said how splendid it was to see him so well, his face greatly overshadowed, and he quietly said, "No, I am not well." Though I left him with a slight feeling of misgiving, little did I think I was to see him no more on this side of the river. But his cheery voice and the affectionate hand-clasp are amongst the things we may hope to hear and to feel once more when the old things shall again become new, never again to faint or to fade, in the final restitution of all things.



### III

#### FRENSHAM

IN 1855 the Bishop of Winchester, hearing that William Blackley had been ordered to live in the country, recommended him to take sole charge of Frensham, a lovely village near Farnham, Surrey,

His work in this large parish, five miles by seven, where he had two churches, a couple of miles apart, was carried on in a wonderful way. The schools and the poor were constantly visited and cheered by his genial manner, and encouraged in time of sickness or trouble. One and all looked upon him as their true friend and loving pastor.

Throughout the twelve years he ministered among them there were several serious epidemics; and during this time diphtheria (which forty years ago was so fatal an illness) raged one year, causing many deaths. In one family of six children, living in a damp hollow spot, about half a mile from the Vicarage, the little ones refused to take the draught ordered by the medical man unless Mr. Blackley gave it with his own hands, so that he journeyed four times a day over to them to administer their medicine, and, under God, was the means of saving their lives.

He was a wonderful preacher; his sermons were studied, clear, logical, beautifully worded, full of striking similes, and adapted to all classes of his hearers.

As a young man he used to read his morning sermons, as his congregation was partly of an educated class.



In the afternoons when he had services in the mother church, as well as in a little hamlet two miles off, he preached extempore, and the churches were always crowded, the people walking miles to hear him. The large district which forty-nine years ago was under his sole charge, is now divided into several separate parishes.

His family life was idyllic; he was a most affectionate, loving husband and father; his generosity was boundless. He could never refuse a petition, and though he tried to discriminate, he was so ready to sympathise with any one in trouble or in want, that he found it most difficult not to give when asked. Often when it was put to him that a smaller sum might be sufficient, his answer was invariably, "We never lose by giving."

When one considers how clever a man he was, and how great a favourite with rich and poor, with young and old, his humility was certainly a most striking characteristic, and was exemplified during the last years of his life. Many friends and relations said to him, "I wonder you have not long ago had a more lucrative, as well as a higher position in the Church." His answer was, accompanied with a kindly smile, "Don't you think I have much more than I deserve?" and to his wife he constantly said, "How good God is. Why should I have so many blessings?" If he thought he had said anything the least hasty to any one he never rested till he had apologised. Two little incidents might be quoted to show his beautiful spirit. At dinner one evening, being very tired, and having several times told a new parlour-maid to hold dishes when waiting at table in a different way, he spoke crossly. Some little time after dinner he left the drawing-room, and on his return, being asked what had kept him so long, he said, "Well, I was very rough and cross to the poor girl, and so I had her up in my study and apologised, and asked her to forgive me." That maid was five years in his service.



When living in London he met a little schoolgirl in the street, who was always scheming to play truant, and spoke seriously to her for again being absent, and went to the head-mistress about it at once. Strange to say the mistress exonerated the girl, knowing of a good reason for her non-attendance. The first thing the next morning Mr. Blackley went to the girl's school, and asked if the little girl to whom he had spoken the day before was present, on which she came forward, and he said—

“My child, I find I accused you of shirking school yesterday when it was not your fault, so I wish to apologise to you before all your companions.”

He was wonderfully cheerful. Many sick persons were known to have said, “Ah! if only our dear Vicar comes, I feel better directly!” He frequently went two and three times a day, if he thought he was a comfort to the suffering and dying, and his extempore prayers were most consoling. He was imbued with earnest religious feeling, yet always bright and witty, full of anecdote, and was the life and spirit of all around him.

His first child, a boy, was born in 1856, but died shortly after his birth. His two daughters, born several years later, both survive him.

During his life at Frensham he wrote many important books, and a great number of articles in various standard periodicals. A list of these publications is given at the end of the first part of this book.

In the year 1867 Mr. Blackley was offered a living in North Hants. When the parishioners heard that he was going there was universal lamentation.

On his leaving the parish he was presented with a beautiful silver grace cup and tea service, and his daughters, then quite young children, were given Church Services, which are still in their possession.



## IV

### NORTH WALTHAM

IN 1867 the Bishop of Winchester offered Mr. Blackley the Rectory of North Waltham, a village in Hampshire, where he remained for sixteen years. When he arrived there, he found a neglected, rough, and unsatisfactory parish, but after a short time a wonderful improvement was apparent. Through his energy a splendid new school was built, and became one of the best in the neighbourhood; and the choir, trained by his wife, reached so high a pitch of excellence that it took the first prize at the public competition of the North Hants Choral Union.

Night-schools, at that time much needed, were carried on for years, and had a beneficial influence on young men; also on Sundays a very interesting inquiry class was held, and it was striking to hear people, who with the exception of a few farmers were all of the labouring class, enjoying the study of the Bible, and getting help by the discussions and explanations always so readily and eloquently made. A men's Sunday Bible-class was also largely attended and appreciated.

Mr. Blackley was an earnest temperance worker, he and all his family being total abstainers. This had a splendid influence on the parishioners, and the behaviour of the formerly rough, unmanageable people became quite exemplary. From the time Mr. Blackley settled in North Waltham he always preached extempore, finding that his parishioners preferred it.



He was perpetually asked to preach and speak all over England, and there were but few of the many Cathedral pulpits in the kingdom which he had not occupied at one time or another.

He wrote a great deal during the sixteen years at North Waltham, and it was in the year 1878 that he produced an essay which was to bring his name so prominently before the public, that it secured for him a place amongst the greatest thinkers and reformers of the age. It appeared in the November issue of the *Nineteenth Century*, under the title of "National Insurance: a Cheap, Practical, and Popular Way of Preventing Pauperism," and immediately attracted an extraordinary share of public attention. The details of his scheme are fully entered into in the second part of this book.

At the Church Congress in Leicester, in the year 1880, Mr. Blackley read a paper on his proposal in the section devoted to discussing "The Church and the Poor," which was received with wonderful interest by a very large audience, and the subject which he originated grew in public favour almost daily from its first introduction.

An Association was formed in 1880 under the Presidency of the Earl of Shaftesbury, having on its council a number of the leading philanthropists of the day, for the purpose of educating public opinion on the subject of National Insurance, and a great number of meetings were held, in which the proposals were discussed. Mr. Blackley addressed over a hundred audiences of all classes, in every part of the kingdom, with the remarkable result of never meeting with an adverse vote, whilst as a rule his auditors proved almost unanimous supporters of the scheme when it had been fully explained to them.

As many philanthropists, clergy, and other deep-thinking people felt the necessity of some cheap method of disseminating the knowledge of this scheme, a Society called "The National Providence



League" was formed, and an office established in London, which existed for many years.

In September 1879 Mr. Blackley preached a remarkable sermon in Westminster Abbey on "Our National Improvidence," which was printed by request, and parts of it were quoted in most of the leading journals, and gave rise to a great deal of valuable public discussion.

The following extract from this sermon, preached on a singularly appropriate text (Haggai i. 5, 6, 7), will serve to indicate the moral error of the poor-law (which Mr. Blackley so vigorously denounced) as the cause of England's exceptional national improvidence, and also to point out the great remedy proposed in his essay on Compulsory National Insurance:—

"I have thus tried to show you the sinfulness, the prevalence and the injury to our social peace and our Christian character caused by improvidence in general, as fostered by our well-intended but unhappy law, which, compelling the provident to support the improvident, demoralises one part of the community while robbing the other.

"I have also tried, in the words of the text, to show you one reason why 'Ye have sown much and bring in little: ye eat, but ye have not enough: ye drink, but ye are not filled with drink: clothe you, but there is none warm, and he that earneth wages earneth wages to put them into a bag with holes.' But if God lead us thus in the text to 'consider our ways,' it is not merely that we should see them to be wrong, but that we should study how to mend them. And therefore I will conclude by offering, in all sincere humility, the suggestion of a remedy for part at least of that national improvidence which keeps us so much further than we should be from carrying out, as a nation, the declared will of God.

"If our law compel at all, its compulsion should be just and its compulsion should be wise. The



nation provides now for men when they become paupers, whereas it should provide that they should not become destitute at all. A man provided securely against destitution lives a life of hopefulness, a man allowed to fall into pauperism lives a life of discontent and despair. In early manhood, when youths have only themselves to keep, they earn enough to make easy provision against want and sickness in old age. They waste that golden opportunity, because they know the law will compel others to provide for them. Why not then make every man bear his own burden and provide for himself? Why not apply the compulsion at the right time to right persons, and, for their own blessing and independence' sake, compel the inexperienced youths of every class to make provision in their early, easy, healthy times for need and want and sickness that must come as years draw on? Thus and thus only can we see a way to give every man security, providence, and independence; to range us all upon one side as citizens; to prevent prodigality, which no later steps can cure; to allay discontent, which no other measure can appease; to remove the stumbling-block our nation has ignorantly placed in our Christian course; to give peace for strife, plenty for want, brotherhood for hatred, sympathy for suspicion, and even wealth itself for woe. I do not ask you to agree with me, but only to think as fellow-citizens and as fellow-Christians of what I have been bold to put before you. It is one direction in which I would ask you to apply the words of the text, 'Thus saith the Lord of Hosts, Consider your ways.' I leave the subject to your prayerful, earnest thought, convinced that you will every one be working in the cause of Christ for the good of man in seeking for some means of uprooting from our midst that national sin of improvidence which is the foreigner's scoff, the statesman's perplexity, the wise man's wonder, the good man's sorrow, the just man's hate, the rich man's shame,



the thrifty man's grievance, and the wasteful man's despair."

It was the importance and prominence gained by this great scheme, as well as its closeness of fellowship in aim and objects with the work of the Church of England Temperance Society, which induced some of the leaders of that body to secure Mr. Blackley's election on the Central Executive Committee, so that he henceforth combined the work of the Church of England Temperance Society with his own scheme.

Many a time he regretted that a great man no longer lived when this insurance scheme was first proposed, namely the Prince Consort, who with his wonderful clear-sightedness and his all-powerful desire for every improvement in the English nation, would no doubt have carried it to a satisfactory issue.

Though the scheme never became law, it is very certain that it has done immense good; it has taught many to be thrifty, it has helped some to be more temperate, it has knocked bad and ruinous public-house clubs on the head, and put the thought of old age pensions much into people's minds. The *great* hope of the author of this little book now is, that it should be still better known, and given into the hands of working men, to show them the blessing of thrift and temperance.

For years after the scheme was published in the *Nineteenth Century*, and other articles written on the subject, a fabulous number of letters came to Mr. Blackley from day to day from people of high rank to poor working men, one and all saying how they wished it might become law, and how great the blessing would be for the nation. Some of these letters have been kept, though had they all been preserved there might have been a houseful.

Mr. Blackley was asked by many leading men to stay with them in order to give public addresses in England, Scotland, Ireland, and Wales. In manu-



factories and in large iron works he often spoke to the people during their dinner-hour, and it was a pleasure, on such occasions, to see how they appreciated the principles put before them, and to hear them shout and clap.

Mr. Blackley was frequently invited to speak on his scheme at Church Congresses, also on Temperance and on many Church topics, on Thrift in general, and on Tithe Rent charge, Dilapidations, &c., &c.

Mr. Blackley sent a little book, with collected essays on his scheme, to the late Prince Bismarck, who so fully agreed with it that he shortly after having read it adopted it, with some alterations, for certain classes in Germany. In New Zealand, also, the scheme adopted was much on Mr. Blackley's lines, and up to his death he used to get periodicals and newspapers in connection with it sent him regularly from that country.

In April 1883 Bishop Harold Browne, Bishop of Winchester, offered Mr. Blackley the living of King's Somborne, the letter with the news reaching him one Sunday morning. When he told his large congregation that he was about to leave them, despite his love for them and the great happiness he had experienced among them, the scene was quite overpowering. Men and women were crying, and even the young men let the tears run down their faces.

The parishioners gave Mr. and Mrs. Blackley and their daughters beautiful testimonials, and up to this day they show signs of love and esteem, and always welcome the sight of any member of the family.



## V

### KING'S SOMBORNE

FINDING that the church was in a ruinous condition and the Vicarage strangely dilapidated (to say nothing of the apparent neglect in all Church matters in the parish), Mr. Blackley hesitated greatly about accepting the living of King's Somborne at all, but the Bishop made so great a point of his doing so, that he felt it his duty to take up work there in the year 1883.

The district given into Mr. Blackley's care was a very large one, consisting of two parishes with a church in each—King's Somborne and Little Somborne—and later on Mr. Blackley was asked to take on the very small parish of Eldon, which he did.

It was shortly after his appointment at King's Somborne that he became Honorary Canon of Winchester.

The tone of the place very soon changed, and every possible improvement was made in the large parish. The Vicarage was converted into a delightful home. The church, which was almost in ruins, was completely remodelled and restored, to the great satisfaction of the parishioners, who had for years hoped to see the church more fitted to the service of God.

It was reopened free of debt when Canon Blackley had been only eighteen months Vicar of the place.

The congregations were always very large, and the Temperance cause was so warmly and successfully advocated that a striking and blessed change took place in the parish.



The magistrates who sat on the Romsey Bench, about seven miles distant, said they could not understand what had happened, "That whereas King's Somborne used to supply most cases brought before them on Bench days, *now* there were next to none."

God's blessing was always with the Canon, and here as in all his parishes he was honoured and esteemed, and is ever spoken of as their beloved Vicar.

One of the things which seemed to help and improve the parishioners most was a men's Bible-class, held on Sunday afternoons, which increased in numbers in a wonderful way. From a small beginning it grew to a class of thirty men, who mostly attended church twice on Sundays, and became, with very few exceptions, total abstainers, and their influence was beneficially felt throughout the parish.

It was proverbial in the district that if anything practical was needed, for instance erecting stalls for a bazaar, or lending a hand at a parish tea, the men of the class had only to be asked, and they were always most ready to give their time and labour to assist their Vicar.

In the year 1887, two years before leaving King's Somborne, Canon Blackley had for a long time considered the matter of "Clergy Pensions." He read a most able paper at the Church Congress that year, and published several articles on that scheme in some of the leading periodicals. The result was, that in order to discuss his proposition many meetings were held in London, and a number of influential men formed a committee, and the "Clergy Pension Scheme" was adopted; also a Society was formed for "Ecclesiastical Fire Insurance," which has an office at 11 Norfolk Street, London, W.C., and which has ever since its foundation been most successful. This has for its object the annual allotment of surplus profits in grants to various Church Societies. This year (1905) many Societies have received



grants, that of the Clergy Pensions Institutions reaching £1115.

Canon Blackley finding, however, that all these schemes obliged him to be constantly in London, expressed a wish to have a living there, so as to be able more easily and at less loss of time to attend the necessary meetings.

He was offered the living of St. James the Less, Westminster, by the Dean and Chapter, and after being only six years at King's Somborne, went to live in London.

Then again there had to be a sad parting between him and his people, who had learned to love and appreciate him.



## VI

### ST. JAMES THE LESS

IN the autumn of the year 1889, Canon Blackley and his wife took up their work and responsibilities in a London parish, and ere long, with God's help and blessing, the improvement in schools, choir, and church services was apparent.

The Parish Temperance Society, Band of Hope, the Mothers' Union, the Girls' Friendly Society, and many already existing organisations sprang into new life. One of the greatest improvements became evident in the schools, which the Canon had found in a very poor state, and which grew into one of the very best in the whole of Westminster, the regular attendance being quite a record. The schools were particularly dear to him, and no one could have been more liked or esteemed than he was, both by teachers and scholars, who invariably greeted him with smiles.

When any of his people were in any trouble or difficulty they knew that they could find loving sympathy in the study at the Vicarage, where they were always welcome.

When Canon Blackley came to St. James the Less there was no Vicarage House, but finding that there was an accumulated fund from the rents of some small houses on land belonging to the living, and having got permission to sell a house on the same site, he secured a suitable residence in St. George's Square, and within eight months of his taking over the parish he had transformed this excellent house into a permanent Vicarage.



The Misses Monk, who built the beautiful church and schools, were always ready to help, and during the years Canon Blackley was Vicar they enlarged the schools and built a splendid Parish Room. Canon Blackley was spared to work in St. James the Less for thirteen years, and though he was growing old, his spirits never flagged, he was a most zealous house-to-house visitor, and in spite of having a large Westminster parish and one in which the parishioners were perpetually changing their abode, he strove to know all their names, and had the district mapped out on cards of a convenient size to carry in his pocket, and the name of each family carefully written down: this system always proved of the greatest possible use to his curates and district visitors.

His Confirmation Classes were most helpful to his young people, and had in many cases a lasting effect.

When God took His faithful servant to Himself, after his many years of work in this London parish, he left not only his sorrowing widow, the loved companion of forty-seven years, and his daughters, but many attached friends and parishioners to mourn his loss.

His death was like his life, happy; he was not long ill, but not one word of complaint came from his lips, and holding his wife's hand to the last moment, he passed away in perfect peace.

The following "In Memoriam" appeared in the *St. James the Less Magazine* in September 1902, and the Bishop of Guildford in the *Winchester Diocesan Chronicle* for the same month also published an affectionate record of his old friend, and Mr. John Lloyd wrote a touching article in a Hereford paper, while many other newspapers bore testimony to the high esteem in which Canon Blackley was universally held.



## OUR LOSS

Since the death of our beloved Queen no such general mourning has fallen upon our parish as was caused by the announcement that, after a period of suffering, God had called home to Himself our Vicar, the Rev. Canon Blackley, on the morning of St. James' Day.

For him we can have no feeling but thankfulness. He had been told by his medical advisers that his health would not admit of his ever resuming his duties amongst us; and he had actually sent in his resignation just before his death. To a man whose heart was in his work such a surrender of opportunities for active usefulness must have been very bitter, and the actual departure from the flock he had tended for thirteen years would have been even more so. For *his* sake we are thankful that the Master has taken His servant home.

With the sorrow of his devoted wife and family it is not our part to meddle. Doubtless many of us have remembered them in the petition for those who "in this transitory life are in trouble, sorrow, need, sickness, or any other adversity."

For ourselves, as a congregation, we have sustained a loss that is well-nigh irreparable. Other faithful pastors we may have, but they cannot be quite the same to us as was the shepherd who has left us. Canon Blackley was a man whose like we shall not easily find again. A most sincere and evangelical Christian, he had a sympathetic and tender heart which made him universally beloved by all who knew him. He was a man of high culture and literary attainments, and yet most simple and humble-minded in all his ways. He realised fully, what many Christians have not yet learned, that every soul has its own individuality, and that it is impossible to deal satisfactorily with a congregation as a whole unless the pastor have knowledge of and sympathy with its individual units.

The present writer came to reside in London some



years ago, and after trying several churches, in the hope of finding one where the service was conducted on lines that appealed to him, finally settled down quite satisfied, as an attendant of St. James the Less. Before three Sundays had elapsed the Vicar had noticed his presence in church, ascertained his address, and called upon him. It is such little things as these which show beyond all doubt the true shepherd.

Every man and woman born into this world must sooner or later die. Nothing is more certain, and yet few facts are harder to individually realise.

Every man and woman, at the hour of death, leaves the world a little better or a little worse for his or her life in it. That is also a fact, as certain as death itself, but how few people ever think of it!

At the death of a man such as our late Vicar we can see for ourselves clearly that the world is the better for his life—not alone for the long years of steady Church work, but for the kindly word, the sympathetic hand-grasp, the generous deed, the seed sown in secret. He was a clergyman, and we are not, but for every one of us innumerable such opportunities abound. Should we not take the example he has left us to heart, and determine that, when our hour comes, and the fire that “shall prove each man’s work of what sort it is,” ours may be found to endure, as his doubtless will?

Such a resolve will be the best tribute we can give to the memory of our departed Vicar.

T. PRESTON BATTERSBY,  
Churchwarden of St. James the Less,  
Westminster.

*Sept. 1902.*

#### IN MEMORIAM

WILLIAM LEWERY BLACKLEY

Many obituaries of the Rev. William Lewery Blackley, Honorary Canon of Winchester, and Vicar



of St. James the Less, Westminster, who entered into rest on July 25th, St. James' Day, have appeared in the public press, but they have been little more than records of his outer life as it was known by the world in general. I hope, therefore, it may be allowed to one who was much attached to Canon Blackley to perpetuate in your columns a few characteristics of our friend, shown not only in the glare of public life but also in the Diocese of Winchester, in which the greater part of his ministerial life was spent, and in his own home as an affectionate and loving husband and father. I have spoken of his public life, for there were indeed few men who contributed more largely to the principal reviews and magazines of the day, for the most part with reference to national insurance, old age pensions, and other prominent social problems, than Canon Blackley did. On a temperance platform he was inimitable. He was full of Irish humour, and inherited the eloquence which seems to come naturally to almost every Irishman. But his speeches were also full of deep pathos, and roused the consciences and touched the hearts of thousands who listened to his brilliant utterances. He was one of the ablest fore-runners of the Temperance movement, and in the Diocese of Winchester in which he worked for thirty-five years, to have secured Canon Blackley as a speaker was sufficient to set at rest any misgiving of the promoters of the meeting as to its ultimate success. The writer of the present lines had known him from his youth, and their early friendship had ripened into affectionate mutual attachment. It was always a pleasure to meet him and to hear him, whether at North Waltham or King's Somborne parish churches, at St. James' Church at Westminster, or in the grand old Cathedral of Winchester, or at Church Congresses, where at one time he was a frequent speaker. He was a good Churchman, avoiding all extreme views, but honouring for their work's sake those from whom on many Church



questions of policy and practice he differed. His home life was a pattern. In his work as an ordinary parochial clergyman both his widow and his daughters who mourn his loss were invaluable helpers, and the rectory set an example as it ought to do to the village, of quiet domestic happiness, hard work, and devotion to duty. I have not referred in these few lines to his birth and parentage, or to the works which he published, for a list of these has already been given in the London papers, the *Guardian* and the *Church Times*. But I am confident that many in the Diocese of Winchester would be glad that in the pages of our diocesan magazine something more than a mere bare narration of his literary work and ecclesiastical preferments should be found, and certainly his name will long be remembered by those who knew him personally as of one of the ablest clergymen of the diocese, an indefatigable worker and an affectionate friend. "Blessed are the dead which die in the Lord, for they rest from their labours, and their works do follow them."

GEORGE HENRY GUILDFORD.

Sept. 1902.

## THE DEATH OF CANON BLACKLEY

After a short illness the Rev. Canon Blackley died last week at the age of 71. At one time his name was a household word throughout England and Wales for his strenuous advocacy of a scheme of national insurance against sickness and old age, which he had formulated. The public meetings he attended, and the speeches made by him in all parts of the kingdom, were practically countless. There was hardly a platform in any important town on which he had not stood, and sometimes more than once.

His plan was a very simple all-round one for men and women of all degrees. Between the ages of



17 and 21 every one was required to pay in £10 to a national fund, to receive in return eight shillings a week in sickness, and four shillings a week pension at 70 years of age and upwards. The scheme in its general character received a vast amount of support, including that of the majority of the Boards of Guardians in England and Wales. That was from 1880 to 1886, and at one time it seemed as if success would be attained, and probably would have been if any statesman of high standing had given it his full support.

The nation had been educated, and was ripe for the adoption of such a plan, but Parliament and statesmen lagged behind, fearing the opposition of the great Friendly Societies, who had declared against it. The opportunity was lost, and then the movement drifted into Mr. Chamberlain's hands, who brought forward a thoroughly impracticable scheme, which fell stillborn.

One bright bit of success may be mentioned. Canon Blackley was requested by the New Zealand Government to send out there 1000 copies of the edition of his essays. This was done, and the writer of this memoriam helped to pack them up, and a very few years after the Government inaugurated a sick and pension fund for their country—though on a much more liberal scale—and which is in force to-day.

Canon Blackley was a convincing speaker, arranging his facts clearly and logically, and his style of writing was the same. Those who knew him as a friend and a co-worker in this great cause of trying to save the poor from the Workhouse, will ever remember him with love, respect, and admiration. The seed so widely sown by him has not been lost, and the nation is therefore prepared and ready at any time to adopt and maintain a scheme of Old Age Pensions, whenever Parliament chooses. Canon Blackley was ably seconded from the first by Sir James Rankin, M.P., and the thought and the hope



of being able to assist in passing a pension scheme some day is very dear to him. And the writer of this trusts that he and many others will continue the great work, which the late Canon Blackley began, with all their strength undauntedly, until a full measure of success has been achieved.

JOHN LLOYD.

*August 1902.*



## VII

### LITERARY WORK

CANON BLACKLEY was a prolific author, and his writings comprised a great variety of subjects. All the books, articles, and essays, as well as translations from the Swedish, German, and French languages, were invariably favourably received.

He was particularly happy in translating poetry, especially from the German and the Low German.

The first important book which he published was in 1857, a metrical translation from the Swedish of Bishop Tegner's famous poem, "The Frithiof-Saga." This version is generally regarded as the best, and has been several times reprinted in America, and was used as the text of the poem produced in 1880 by Messrs. Marcus Ward & Co. This was followed by the publication of his "Practical German Dictionary" by Messrs. Longman, and in its original as well as in its abridged forms has passed through many editions, and is still a standard work.

In 1867 Messrs. Strahan & Co. published his "Critical English New Testament" (being an adaptation of Bengel's Gnomon with numerous notes, showing the precise results of modern criticism and Exegesis).

In the year 1869 a volume entitled "Word Gossip" (a series of familiar essays on words and their peculiarities) was published by Messrs. Longman & Co. and was well received.

For the National Society Canon Blackley wrote "The Teachers' Manual," "How to Teach Domestic Economy," in 1879, and the "Social Economy



Reading Book" in the year 1881, and a book called "Thrift and Independence, a Word for Working Men," published in 1884 by the Society for Promoting Christian Knowledge. A series of papers on "Helps, Hindrances, and Hopes of English Thrift and Providence," were published in the *Leisure Hour*.

Canon Blackley was a constant contributor to most of the leading reviews and magazines, as the *Contemporary Review*, the *Fortnightly*, the *Nineteenth Century*, *Fraser's Magazine*, *National Review*, *Good Words*, the *Quarterly*, the *Edinburgh Review*, &c., &c.

During the Franco-German war he wrote in the last two named some very striking essays on "German and French Patriotic Songs," of which there were a very large number of translations in verse, all being most favourably reviewed.

There were few Church subjects that did not interest Canon Blackley, and he wrote most able articles on "Position and Prospect of Curates," "Clergy Pensions," "The Truth about Tithe Rent Charge," "The Church and the Poor," "Tithe Legislation," "Ecclesiastical Dilapidation," "Church Education and the Young," &c., &c. He also wrote a great many entertaining short stories, which were most enjoyable reading.







THRIFT AND NATIONAL  
INSURANCE







## INTRODUCTORY CHAPTER TO THE LATE CANON BLACKLEY'S ESSAYS

(*Written by* Sir JAMES RANKIN, M.P., *and*  
JOHN LLOYD, Esq., J.P.)

GREAT as were Canon Blackley's activities in work directly connected with the Church, yet it may safely be said that the work by which he will, in after years, be best known, will be his efforts to establish a system of Compulsory National Insurance.

On this question he had worked for many years and formed definite opinions, but it was in 1878 that his views on this subject were given to the public in a masterly article published in the *Nineteenth Century* of November 1878. In subsequent years several other articles were written by him and given to the public through the medium of various magazines, and in 1882 those papers were published in a little volume entitled "Collected Essays."

In the same year, 1882, a Society was formed, called the National Insurance League, under the auspices of the late Sir Wyndham Portal as Chairman, and Mr. John Lloyd as Honorary Secretary.

This Society was formed mainly, if not entirely, to promote the views put forward by Canon Blackley, and to assist him in bringing those views before the nation and before the Government. During the period between 1882 and 1892 the Society was very active in printing and disseminating literature on the subject of National Insurance, and by the efforts of Canon Blackley himself, and those of the indefatigable Secretary, Mr. John Lloyd, and the members



of the committee of the Society, the question of Compulsory National Insurance against sickness during life, and against want in old age, was raised to the front rank amongst social political problems. Sir James Rankin became chairman of the Society in 1886.

It would be impossible to state Canon Blackley's views more concisely or more clearly than he has done himself, in his book of "Collected Essays," and we would therefore refer all inquirers to the accompanying reprint of that interesting little volume, and will content ourselves with saying a few words upon the advantages of the scheme if carried out, and as to the difficulties and misunderstandings which it has to contend with.

The advantages of the scheme are patent; it is eminently just, as it would compel every one who is able to do so, to provide for himself in sickness and old age, instead of, as is the case at present, under the Poor Law, the thrifty and saving being compelled to pay for the idle and unthrifty. The scheme is also economical, as it provides for payment from the individual, and does not form a charge upon the rates. It is within the power of nearly every young man and young woman in the country to save the amount required, viz., £10 when they become 21 years of age. It would also probably create a desire for further saving throughout life. It would also remove the fear and dread of ever having to enter a workhouse.

The objections taken to Canon Blackley's scheme are usually the following :—

1. That compulsion could not be applied to all, and it would be distasteful to all.
2. That the amount required is above the means of many, and also is not sufficient to ensure the benefits.
3. That it would injure the existing Friendly Societies.
4. That it would be a serious administrative burthen on the Government.



Briefly noticing these objections, everybody, except the actual pauper, has either property of his own which is able to support him, or is an earner of wages, and that there would be little difficulty in obtaining the contributions from these classes, and of course, for wage-earners, the Employers would be responsible: in the case of men in the Army or Navy, deductions could easily be made until the individual had paid up his £10, or whatever the sum might be. There are, of course, outside of the classes referred to, the lowest class of society who live from hand to mouth, and the criminal classes, but most of these are over the age of 21 and also are known to the police, and a useful compulsion which would be both beneficial to themselves as well as the State might be applied. It must be admitted that however theoretically sound and desirable a general compulsion to pay into a National Fund may be, it was, and is, and always will be one of the great obstacles to be overcome before Canon Blackley's scheme can be realised, as compulsion is essential to it, and, however just, nobody likes compulsion, although we often have to submit to it.

The next objection is on the ground of insufficiency of contribution. It is asserted that £10 paid up at 21 is not enough to secure the benefits of a payment of 8s. per week in sickness and a pension of 4s. per week after 70.

It must, however, be remembered that a large number of those who pay into this National Fund, would probably never demand the benefits, and also that the money would have a long period to fructify before any calls were made upon it.

But the real answer to these objections is that the Government would have it in their power to raise or alter the scale of contribution as they found it necessary; the figure of £10 paid at 21 is, however, not far from the mark, and was only adopted after consultation with actuaries.



The third objection is one which requires and deserves some attention, and if it could be proved to be true, would be a serious one.

No movement in recent times has been so fruitful in good results as the development of Friendly Societies, and the whole method and system of these Societies has brought about a great improvement in the well-being of the working classes, and it undoubtedly would be a most unfortunate result if any scheme of thrift, however wise and good in itself, interfered with the action of Friendly Societies. Canon Blackley did not himself regard these Societies as in a very satisfactory or sound condition, and perhaps had too low an opinion of their powers for good, and thus aroused the opposition and animosity of many of these Societies. This was unfortunate, as no movement in favour of a National Insurance could possibly be carried out against the determined opposition of bodies, numbered by millions and highly organised, like the Friendly Societies. However, it is, we think, probable that the scheme of Canon Blackley would not act prejudicially upon the Friendly Societies, as the payments under his scheme would for the most part be completed at 21, and a habit of saving would in *many* cases be formed, so that the individual, free from his payment to the National Insurance, would be ready and willing to enter into a Society so as to obtain some further benefit. It, however, must be admitted that a great many persons have been, and still are, so impressed with the difficulty of overcoming the dislike to compulsory saving, and of overcoming the opposition of Friendly Societies, that the idea of an assisted "old age pension" has found more favour and more adherents amongst the public than the complete scheme of Canon Blackley. Several schemes for establishing Old Age Pensions have been suggested and many Bills have been introduced into the House of Commons, and one of the earliest was that of Sir James Rankin, who acted as chairman of the National



Providence League from 1886 until the Society was broken up in 1897.

The idea of a scheme of Old Age Pensions was taken up by Mr. Chamberlain in 1892, and at a meeting in one of the Committee Rooms of the House of Commons called by Mr. Lloyd and Sir James Rankin, on behalf of the National Providence League, Mr. Chamberlain was induced to preside, and a committee of members of the House of Commons was formed, which numbered nearly one hundred members. By this committee, over which Mr. Chamberlain presided and Sir James Rankin acted as Secretary, a scheme was put forward, which was known as the Parliamentary Scheme for Old Age Pensions, and which formed, no doubt, the basis of numerous other schemes and Bills introduced into the House of Commons.

This question has been received with great favour by a large number of the public, especially the working classes, and although the leaders of the various Friendly Societies still in some cases oppose it, their opposition is of a much less determined character than it was to the complete scheme of Canon Blackley, and as a rule the ordinary members of the various Orders of Friendly Societies are anxious for the scheme to be carried out; but one great difficulty to this and to any voluntary scheme exists, and will always remain, and that is the money difficulty. Some action would probably have been taken after the finding and report of Mr. Chaplin's Committee in 1899, if it had not been for the unfortunate outbreak of war in South Africa, when it was evidently impossible to find the money required, and that difficulty still continues to exist.

We do not, however, propose to proceed with a history of the Old Age Pension question, and have only said this much, as it undoubtedly was an *offshoot* of Canon Blackley's ideas, and being less ambitious and more simple of realisation was regarded as more within the region of practical politics.



Canon Blackley himself may be said to have regarded the idea of a *voluntary* Old Age Pension scheme with a certain amount of benevolence, but he never thought that it would be of much use, and he always clung to the belief that without *compulsion* no scheme of this sort would be of any general benefit.

A fourth objection sometimes advanced is that the administration of a scheme of National Insurance would be a serious burthen upon any Government. That it would entail a considerable amount of work must of course be admitted, but if carried out by the intervention of the Post Office, the organisation of which Department is so perfect, there is no reason why the work should not be effectively and easily carried out, and this was the method advocated in the Canon's scheme. No doubt there would be some extra officers required, but this from the first was contemplated by the scheme, and allowance made for salaries in the estimate of cost.

In conclusion, it may truly be said that Canon Blackley was one who did a great work, but who was unhappily not permitted to live to see the results of that work; but that is a case all too common in public life, and with those who originate great plans and ideas: it is particularly true with them that "one man sows and another reaps"; but, nevertheless, although a full consummation of Canon Blackley's ideas has not yet, and may never be reached in the exact form suggested by him, we may rest assured that his labours have been the cause of an immense amount of good to the nation, in so far that he has awakened it to a sense of the necessity for thrift, and that considerable advance to that object has been made by voluntary effort, also that the questions, so to speak, arising out of his ideas have induced hundreds of thinking men and women to turn their attention to kindred problems, and that questions of thrift, of poor law administration, of cottage homes, child emigration, &c., &c., have been largely considered, and in many ways the lot



of the deserving, but unfortunate poor, has of late been greatly improved. With these results we must at present rest satisfied, but we should never forget, that it was Canon Blackley, who made much of these good works possible, and that he has left the world distinctly better than he found it.



# I

## NATIONAL INSURANCE

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I HAVE long hesitated before fixing on such a title as I have chosen for the present writing, from a knowledge that its very sound may induce most readers to pass it over as a matter so extravagant, impracticable, and Utopian, as to be unworthy of serious consideration. But it has been well said, "The Utopia of to-day is the *terra cognita* of to-morrow;" and feeling strongly, as I do, that the scheme I propose offers a solution of one of the most difficult and momentous social problems of our day, which has exercised the ingenuity and excited the grave anxiety of most of our serious thinkers, I venture in all modesty to offer the following argument to an unbiassed public judgment, in the confident hope of at least suggesting some new lines of thought to the many earnest students of the subject, and of leading them to believe in the possibility of a great, and greatly needed, amelioration in the condition of our lower classes.

I therefore most earnestly entreat their unprejudiced attention for a small share of their thoughtful leisure to the views I am bold enough to enunciate, premising that if, on the present occasion, I direct my remarks more particularly to the economic, or, in a word, to the ratepayers', aspect of the question, it is not because I cannot fully justify and endorse them on philanthropic grounds (which indeed first



suggested them to me), but because of the common-sense consideration that it is rather into the hands of ratepayers than of rate-consumers that my observations are most likely to fall.

I propose to consider :

1. The universal duty of providing against destitution in sickness and old age.

2. The present gross and general neglect of this duty, with its immediate causes.

3. The failure of all past and present measures, legislative or philanthropic, to correct this neglect.

4. National Insurance, as a possible remedy.

5. Objections to, and difficulties in the way of, National Insurance.

6. Advantages to be secured by its introduction.

I. The first section is the shortest. I venture to lay down as a simple axiom that "to make a reasonable provision against want in occasional sickness and the inevitable infirmity of old age is the duty of every man gifted with health and strength, and in a position to earn, by his daily labour, a wage from which such provision can be made." I call this an axiom, because to most men its truth is self-evident ; and by all men without exception it is admitted.

II. As a matter of fact this universally admitted duty is grossly neglected by the lower classes.<sup>1</sup>

We will divide them, for discussion's sake, into two categories—those who do not, and those who do, attempt to fulfil the duty. The former, always paupers in spirit, are content to live from hand to mouth, relying on the fact that, whenever actually destitute, they have a right to parish relief.

Their argument is: "Why should we save? The parish must keep us at a pinch. We have a right to be supported by the rates, *i.e.* by the thrifty."

And they are right in law, though not in equity.

<sup>1</sup> In fact, *by members of all classes*, high and low alike ; but we cannot prove, so as to deal with, the improvidence of the apparently wealthy till their wealth is gone and they join the lower classes.



For though the guardians of the poor may see a man to-day burn a fifty-pound note, they cannot refuse to receive him and his family into the work-house to-morrow, if he apply as a destitute person.

That this improvidence is mean, base, and disgraceful, is true; but far worse is the fact that it is common, and that no legal remedy exists for it at the present time.

The provident working men, on the other hand, do generally, by joining friendly or other provident societies, make efforts at a proper independence; but, from causes which I shall briefly enumerate, even these self-denying efforts only too often bring them, in the end, to no better condition than that of the improvident pauper.

For :

1. Their security for reception of the benefits they contribute for is bad, nine friendly societies out of ten in the kingdom being insolvent, and the average insurer being unable to select the safe one.

2. Even if able to select a safe one, it may have no branch near enough to his home for him to join.

3. If he succeed in joining such a society, his own removal to a distance may deprive him of his membership.

4. His membership must be a precarious one, depending, as it does, upon periodical payments, which, from various circumstances, he may prove unable to keep up.

5. If once compelled to drop his payments, the necessarily increased rate on rejoining may be beyond his power to pay.

6. The consequence is, that (taking for illustration the experience of a perfectly sound club <sup>1</sup>) the number

<sup>1</sup> I take as typical the Hampshire Friendly Society, now in its fifty-third year of activity. It has been actuarially valued every five years, and has always had a surplus of assets over liabilities. In its experience during the ten years 1866-75 inclusive the aggregate entries have been 7709, and the aggregate withdrawals 4055, nearly all of these latter *having been from non-payment of contributions.*



of withdrawals from benefit societies in each year is at least half that of the entries. And I may add that these withdrawals are only too often final, leaving those who withdraw to be thenceforth classed with the improvident poor.

7. The rates of payment which can *really* assure the benefits generally offered by friendly societies, are far higher than any ordinary labourer in middle life can find it possible to pay.

This condition of things might be thought sufficient to paralyse all exertion in the direction of providence; and it speaks well for the native independence of our people, that, despite such heavy discouragements, so many thousands should be still making their monthly effort, uncertain, ill-secured, speculative, and in truth nearly hopeless as it is, in order to avoid becoming chargeable to the poor rates.

III. Neither legal nor philanthropic measures exist at the present time able to remedy this general neglect.

This may seem a very sweeping assertion to make in the face of successive Commissions on Friendly Societies, and of the recently passed Friendly Societies Act, as well as in the face of the fact that an immense amount of philanthropic effort is and has been directed towards improving the condition of friendly societies and rendering secure the provision which they undertake to make for their members. But, I reply, they do not *touch* the real evil which exists. They all tend to make the provident man more secure, but *they do not even profess to touch the improvidence of the thriftless at all*. The new Act may enable a provident man to choose a solvent club, but will not necessarily induce an improvident man to spend a penny in assurance. To use a very homely illustration, it may, in time, provide the very purest water, but makes no effort to lead the horses to it, far less to make them drink.

Furthermore, if the operation of the Act succeeded in making every friendly society a solvent one, the



misfortune would still remain, that nearly half the present providence would be wasted altogether, as we have seen by the fact that for every hundred entries into a perfectly solvent club there are nearly fifty withdrawals occasioned by non-payment of contributions !

So that, if every friendly society in England were solvent, and if half the working classes (a very liberal calculation) became at one time or another members of a friendly society, the utmost result would be, in round numbers, that about 25 per cent. might be classed as provident, and 75 per cent. as depending on poor rates in every time of need.

From law we turn to philanthropy, to consider its latest suggestion for amending the present deplorable state of things.

It is that put forward by the Bedfordshire Committee, a suggestion well intended, no doubt, and which has met with great approval from the *Times* newspaper, which, in a leading article of the 24th of August, 1877, goes so far as to say that "the remedy which the Bedfordshire Committee have suggested is complete and simple. . . . It consists, in the main, of transferring the functions of the old village friendly societies to other and more trustworthy agencies. Some of the great societies—the Manchester Unity Order of Odd Fellows, or the Ancient Order of Foresters, for example, whose management is in the hands of their subscribing members—are to be induced to establish branches within reach of the Bedfordshire villagers," &c.

I admit at once that this suggestion, if carried out,<sup>1</sup> might in some respects prove convenient to the already provident class, *and to them only* ; but it is very far indeed from providing "a complete and simple" remedy for the crying evil of the times, since, even were existing societies demonstrably

<sup>1</sup> Since this was written, the Bedfordshire Committee have found it necessary to abandon their intention from unwillingness of labourers to join the orders, and of the orders to include them.



solvent, not a quarter of the population would contribute to them.

IV. It being thus evident that, if every friendly society in England were perfectly solvent, and if all that the law contemplated and all that philanthropy suggested had been completely realised, there would still remain 75 per cent. of the labouring classes entirely dependent, in emergencies, upon the poor rate, and therefore to be classed as improvident paupers, I would ask any of my readers to put himself in the position of a provident wage-earner, and consider this question: "Is it a fair thing that for every month of my life I should be exercising a hard self-denial, while three out of four of my class scoff at the notion of taking such trouble as I do, and boast that, however they choose to squander their means, they will, in the end, be as well off as myself, and that partly through my exertions?" And only one answer can be given: "This is manifestly unjust." Next let him put himself in the place of the struggling industrious ratepayer, and say, "Is it fair that tens of thousands of sturdy young labourers should be able to spend, as they do, from five to ten shillings weekly in the only way they know how, namely, in drink, with the certainty that I must one day be taxed to support them when in want?"<sup>1</sup> Again there is but a single answer: "This is a monstrous injustice."

Surely, then, there should be a power, if there be a means, of compelling every man to bear at least his own share in the burden of natural providence, instead of allowing him to cast it on the shoulders of others. When instances can be given, as I can give from my own personal knowledge, of young labourers by the dozen without a change of decent

<sup>1</sup> Poor relief is in fact contributed by ratepayers, a large proportion of whom have perhaps worked harder, have been more temperate, frugal, and self-denying, and yet are hardly less poor, than the very paupers whom they have to support.—*Report of Poor Law Conference.*



clothes, continually and brutally drinking, and living almost like savages, while earning fully a pound a week—or, as I can also give, of a carter-boy, *aged fourteen years*, spending three shillings a week regularly on tobacco—it is quite time that poor, decent, provident people should demur to being taxed for the infallible necessities of such a generation, and that the public ear should at least be open wide to hear any suggestions which may tend to the redress of so gross an injustice, and the blotting out of such a national disgrace.

For it is a plain failure of good government that an enormous class of the people should be allowed to ignore the first duty of every loyal citizen ; and it is a political crime of the gravest sort that they should be, as they are, encouraged in the notion that the grosser their waste, their sensuality, their ignorance, and their selfishness, the stronger claim they establish to support and aid from their fellow-men. I am certain to carry every ratepayer in England with me when I say that our present system is, in its working, most unreasonable and unjust, and that something should be done to make the wasteful bear at least a part of the burden so unfairly laid upon the shoulders of the thrifty.

I do not see for an instant why we should mince this matter. If every one can make his own provision, and will do so, let him be shown how ; if he can, and will not, let him be compelled.

Compulsion, in this connection, is a strong word, which may well startle a reader ; but I beg him, of his patience, not to pronounce it a wrong word till he have read the remainder of my essay.

And lest he should impatiently throw it aside, I will address myself first to removing the grand prejudice (for it is nothing else) which makes the notion of compulsion savour of what some folk sneer at under the name of “parentalism,” and others rave against under the name of tyranny.

There is an inogrant but very prevalent idea that,



because some nations transact by government a number of matters which England leaves to the management of individuals, the Government of England not only allows, but on principle ought to allow, every man to do whatsoever is pleasing in his own eyes in matters which at all concern his personal interests; and that any government interference in a man's personal concerns is really, to use the absurdly misapplied phrase, "an interference with the liberty of the subject."

Men talk with bated breath, and as if in fear and trembling, of the danger of such an interference, either in wilful obliviousness or in fatuous ignorance of the fact that such a liberty of the subject as they regard (or think they regard) to be a sacred palladium, is, and has long been, a rightly exploded hollow myth; and that its invocation, in opposition to any true social improvement, is but as the beating of a big drum, which, however it may drown a speaker's voice for a time, can never affect the truth of what he has to say.

For, of course, a man who trembles so at the thought of any interference with his liberty, knows, if he will reflect a moment, that it is interfered with terribly when he is compelled to make his cottages fit for habitation; is compelled to disinfect his clothes if he have had the smallpox; is compelled to have his baby vaccinated; is compelled to keep it off the streets; is compelled, mayhap, to send it to a board school, and is even compelled, if need unhappily be, to pay for its support in a reformatory. These are all startling interferences with the liberty of the individual subject; but the collective subjects are all the better for them, and, knowing this, have blown that silly bubble into thin air long ago.

And this might be sufficient answer to those who plead "the liberty of the subject" in opposition to any plan of compelling men to do what is admitted on all hands to be both their personal and social



duty. But I will make the urgers of this objection answer it themselves, by challenging them with a question on their own ground. Given, A the provident, thrifty, frugal Englishman; B the improvident, wasteful, pauper Englishman. Which is the greater interference with the liberty of the subject—to make B provide for himself, by compulsion if need be; or to make A, *besides providing for himself*, provide for B as well, and *by compulsion*, as he has to do at present?

Can any reasonable man deny that the proposed treatment of B is a far less interference with the liberty of the subject than the present treatment of A? And must not the opponents of all such interference, to be consistent, admit that the less we have the better, and be bound in reason to approve the suggested change?

For, in a word, a tremendous compulsion exists now in this matter, but it is exercised on the wrong persons, to the injury of the provident, and to the moral ruin of the wasteful.

So much for the removal of the great preliminary prejudice from our study of the subject. Enough has been said to indicate that in the principles of English law, or the practice of English administration, no reason, *prima facie*, can be found for denying the right of the nation as a body to compel its individual members to the fulfilment of their national duty.

I now recur to my former statements: 1. If men can make their own provision, and will do so, they should be shown how. 2. If they can, and will not, they should be compelled.

The first point to prove is whether or no earners of daily wages can make their own provision.

And to enable us to determine this question we must consider one economic aspect in which the labouring classes differ from others higher in the social scale.

A man in trade has a reasonable prospect of an



improved condition as he advances in years ; his connections extend, his business develops, his earnings increase. But with the labourer these conditions are reversed. The vigorous young man of twenty can earn as high wages as he can ever expect to do in his lifetime ; and, in the vast majority of cases, he has only himself to keep. The labourer of thirty-five has a wife and family, in addition, to support from his no larger wages, and, if he think of becoming provident, has to pay at a much higher rate for the benefits assured, and to pay it from a much smaller surplus, than the younger man. The life provision, which, capitalised, costs for a man of twenty £15, *and is quite within his power of securing*, costs £24 for a man of thirty-five, and is utterly impossible for him to pay.

The direct answer then to the question is this : The labouring man *can* make his own provision ; but he can only do it at a certain period of his life, namely, while he is still young and unencumbered.

Unhappily for him and for our nation, this period exactly coincides with that part of his life when he is most ignorant and inexperienced ; when he wants money least, and possesses it in superabundance for his needs ; when he is most easily induced to squander away his means, and in so doing to contract ineradicable habits of waste and self-indulgence.

A pound a week is, at the present time,<sup>1</sup> no unreasonable estimate to make of the average earnings even of a labourer. But, to put it beyond cavil, let us place the average wages of a man of twenty at fifteen shillings per week, or even less. If on these wages hundreds of thousands support themselves, their wives, and families, none will deny that a young bachelor can, if he will, live, and live well, on nine shillings. If he would exercise just so much self-denial *for one single year*, he might, even now, in a good sound club, by one payment of £15, secure

<sup>1</sup> The fact that since the above was first written, wages have, in some cases, declined, does not at all affect the argument.



aid in sickness to the amount of 8s. a week till he reached seventy years of age, and a pension of 4s. weekly from that age till his death. Thus we see there is a period in the life of every working man in which he can, if he will, render himself independent, during his whole lifetime, of parochial relief.

With this indication of the direction my suggestions will take, it may be convenient, before entering on the details of my plan, to recapitulate in brief the considerations on which it is based. I claim to have shown that—

1. It is every man's duty to make a proper provision against want in sickness and old age.

2. This duty is grossly neglected in England.

3. The result of such neglect is, on the one hand, to unjustly burden the few provident, to discourage their thrift, and to diminish their numbers; on the other, to demoralise still further the many improvident, and to increase their numbers, by fostering the fallacy that the wasteful have a right to support out of the earnings of the thrifty.

4. No efforts hitherto made, either by law or philanthropy, however calculated they may be to assist and guide the exertions of the thrifty, can even pretend, if perfectly successful, to touch the case of the improvident. Although—

5. Every working man in England is able, if willing, at a certain period of his life, to make a due and sufficient provision against sickness and old age.

6. It is therefore not unjust that our law, which now compels the provident to support the improvident, should compel these latter to support themselves, if a practical means of doing so can be found.

I fearlessly challenge, not indeed a mere denial or denunciation, but a reasonable disproof, of these six assertions. And I cheerfully promise an earnest attention and painstaking reply to any thoughtful man who may think he can controvert any one of them, and will set himself to do so in a logical method.



But, until I meet with such disproof, I shall hold these assertions as true, and base upon their concession the details of the following plan, many of the obvious objections to which I will consider further on.

If the nation compel every man to make an assurance against sickness and infirmity, the very first essential must be that the investment for which it takes his money should be *absolutely secure*; the nation must give a *national guarantee*. This means the foundation of a National Friendly Society, or what, for shortness' sake, I will call a *National Club*.

Again, if the nation guarantee each man's assurance, it must require each man to *guarantee his contribution*; the payment expected for the assurance must not be precarious, as all periodical payments necessarily are; it must be paid down, as I shall show it can be, *once for all*. The principle of a single cash payment in advance, instead of monthly or quarterly payments, will be essential (a provision which, by the way, will enormously diminish the relative cost of management, and the amount of "loading" to be charged to each insurance).

Again, if the nation undertake such a work as this, it must be by an organisation which reaches every parish in the kingdom. Such an organisation already exists in the Post Office. I propose that it should be utilised for this purpose, as it has already been successively for savings-banks, deferred annuities, telegraphs, and, to a considerable extent, parcels conveyance. The Poor Law Administration should have nothing whatever to do with a work such as this, which is meant to repair that improvidence for the growth of which our poor law system is, and must be from its very nature, chiefly responsible.

The National Club, acting through every post-master, should require a fixed payment to be made by each earner of wages as he reaches the age of, say, seventeen years (or any later age when he begins to earn money). The periods of such payments



should be fixed as might seem most convenient to the payer. That is, supposing the total sum required to be £10, the payer might elect to pay it by deduction from his wages (to be made by his employer) either of 4s. per week, or £10 in one year; of 2s. per week, or £5 in each of two years; or of 1s. 3d. per week, or £3, 5s. in each of three years—the advantage of a proportionately smaller contribution being given to those who complete their contribution at the earlier age.

An employer should be required, in engaging a new hand who could not show his club-ticket (certifying his full payment), to put aside a certain proportion of the wages earned, for which he should be accountable to the Post Office; and each payment made on account of the assurance should be certified by the office-stamps, as savings-bank transactions are at the present time. Once the required amount had been contributed, the assurer should receive a certificate establishing the fact of his being fully assured, or, as we may call it, *club free*, the exhibition of which certificate would exempt his employers from any future trouble in making deductions from his wages—all collusion in this matter between employer and employed being rendered impossible, by making the employer liable for the fixed proportion due to the National Club on the labourer proving the fact of his employment.

The man who shall thus have completed his contributions to the National Club will have made his own due provision for sickness and old age, will have an imperial guarantee for the security of that provision, and will be for the rest of his life free from potential or actual pauperism, safe against starvation, independent of poor rates, careless of boards of guardians and relieving officers, and clear of the degrading consciousness that he is living on the earnings of his hard-working fellow-men.

The change which such a measure would effect in the condition of the English working classes would be



stupendous. *It need not cost one single shilling of public money ;* and yet in the course of a generation it would necessarily abolish the improvidence which is the curse, and, unchecked, must become the ruin, of our nation. It would give to every man in England a direct personal money interest in the public weal and in the stability of our institutions. *It would make a pauper in sickness or old age impossible to find, and rates for the support of such unnecessary for evermore.* It is little to say it would diminish our poor rates, now £8,000,000 a year, by half ; for if no man could become a pauper, the necessity for at least three-fourths of our poor rates would disappear.

V. The suggestion of a measure so sweeping and heroic may almost take away the breath of persons to whom this most pressing subject is unfamiliar ; and many a reader who has kindly followed me thus far may feel disposed to gasp out, as settling the subject once for all, " It will never do. It will never do ! " A very strong interjection may be a very weak answer. Let me remind such an exclaimer, for the sake of the enormous national and individual blessing which such a measure might effect, that there must be some reason or reasons why " it will never do," and entreat him to give me his attention while I examine these reasons in detail, reserving his decision till that examination has been made.

I will consider, then, the objections likely to be urged—

1. To the establishment of any National Club.
2. To the post-office organisation being used for the purpose.
3. To the trouble occasioned to employers.
4. To the largeness of the sum to be paid for insurance ; and
5. I will consider the objections of the persons called upon to insure.

But before entering on the examination of these various objections, I must strongly press the fact that



*they all concern matters not of principle, but of detail.* The principle of making each man who is able to provide for himself is right and true,<sup>1</sup> even though every detail of my plan be capable of alteration and improvement; and I only venture to advocate the details which I suggest, so long as some worthier labourer in the same field of thought does not, from his better knowledge and experience, put forth better plans for effecting the great purpose in view—which better plans, whenever set forth, I shall be the first, abandoning my own, to embrace *ambabus ulnis*.

1. Firstly, then, some may say that, granting compulsion, there should be no National Club whatever; but that men should be allowed to select the friendly society they may choose to join.

To this objection, if made on behalf of the persons called upon to contribute, I answer: "If the payer prefer to contribute to a society of his own selection, it must be one whose rates are certified by the Government actuaries, and therefore, *quoad* solvency, to be trusted in the same way as the national tables might be." Not one per cent. of the working men in England could select such a society from those within their reach. But at the same time (as I hope to show clearly when answering objections under class 4), believing, as I do, that the national rates *will be very far the lowest*, and the national security *very far the highest*—I believe, also, that the payer, if he exercise any choice, will certainly choose the National Club.

Another class of men may, however, urge this same objection—those, namely, interested in the establishment and maintenance of existing clubs. To these the answer contained in the Report of the Friendly Societies Commission might be sufficient: "Friendly societies exist for the benefit of the people,

<sup>1</sup> Since the appearance of this article in November 1878, though many parts of it have been vigorously criticised, it is very important to notice that *not one opponent or critic has ventured to impugn this principle*.



not the people for the benefit of friendly societies, and therefore we are not bound to consider their interests as against the interest of the nation ? ” but further, even if the operation of the National Club should tend to render some present societies useless, the experience of their officials would probably be utilised, to a considerable extent, in the carrying out of the national undertaking.

And, yet further, existing societies, more especially the affiliated ones, or orders, would still be of great service, inasmuch as the National Club, so far as it used compulsion, could only *compel* a single payment of the *minimum amount* considered necessary for each young man's proper providence ; and, for further and higher assurances, those societies, if proved to be solvent, might be resorted to at other periods of life by a vast number of those whose *minimum* necessary rate had been paid once for all in youth to the National Club.

It might be urged that this would open a door to over-insurance and consequent frauds upon the sick funds. But this could not occur, inasmuch as, every man being known to be *compulsorily* insured by law for a certain amount of relief, that sum would of course be deducted from the gross amount for which he might desire to make a *voluntary* insurance.

2. The second objection I have to consider is that made against using the post-office organisation for the purpose of a National Club.

This objection will naturally occur to all who have read the very painstaking and exhaustive Fourth Report of the Friendly Societies Commission ; for the subject of a national (voluntary) post-office club was brought before the Commissioners by a memorial, which, from the fact of its embodying among its signatories a most extraordinary consensus of the skilled opinion of England on the subject, demanded and received great attention from the committee.

The memorial urged a national (voluntary) post-



office club, a national guarantee, and authoritative and safe rates of contribution.

But alleged difficulties in the way of adopting its prayer induced the commissioners to leave the matter untouched in their Recommendations, on which the recent Act was based.

I must remind my readers, however, that the memorial only urged upon the commisssioners the utilisation of the Post Office as the agency of a national *voluntary* club; and that my suggestion of using it for the purpose of a national *compulsory* club would do away, as I shall hope to show, with many of the commissioners' reasons against such a work being undertaken by the Post Office.

For as the commissioners, notwithstanding the vast importance which they attributed to the memorial referred to, not only failed to recommend its prayer as a basis for legislation, but also gave the reasons which led them to pronounce it impracticable, I am fairly justified in regarding theirs as the main reasons to be urged against using the Post Office for the purposes of a National Club; and if, under the altered conditions in which I again moot the subject, I show, as I hope to do, fair cause for inferring that those reasons lose their force, the availability of the Post Office may be taken as proved, at least till newer and stronger objections can be adduced.

It will save trouble to insert at length the extracts from the Report bearing on this subject. The italics are my own.

“ [FOURTH REPORT OF THE FRIENDLY SOCIETIES  
COMMISSION, sections 844 *seqq.*]

“ The other (view) points to the establishment of a national friendly society, managed, and therefore, of course, virtually guaranteed, by the Government, insuring all the various classes of benefits now



granted by the societies, whether in the form of sick pay, burial money, annuities, or endowments.

" 845. This latter view is strongly put forward by a number of intelligent and philanthropic gentlemen, who have devoted a great deal of time and thought to the subject of friendly societies, and is supported by a memorial numerous and most influentially signed, which has been addressed to us, and which will be found in the Appendix (IX.).<sup>1</sup>

" Amongst the advantages claimed for such a system we may also enumerate the following:—The greatly enlarged basis would give a more certain average. The disturbing influence of unhealthy trades and occupations would be less felt. Members moving from one district to another would be able without inconvenience to keep up their insurances.

" 846. *On the other hand we have* the high authority of Mr. Sotheron-Estcourt, speaking from a non-official point of view, and of Mr. Scudamore, *who has considered the question very carefully* from the official side, as well as that of Mr. Stansfeld; who are all decidedly of opinion that the Government ought not to undertake the administration of a system of sick pay, though they see no objection to, and indeed approve of, an extension of the system of Government annuities and insurance on death.

<sup>1</sup> I cannot here insert at length even the commissioners' own summary of the signatories to this memorial. But, in order to show what a vast mass of the very highest skilled opinion in England on this subject was set aside in favour of the contrary views expressed by the five gentlemen named in section 846 (the value of whose opinions I shall presently estimate), it is absolutely necessary that I should cite, from a list of several hundreds, some such names as the following, representative, as every one will perceive, not only of the very highest special experience and knowledge, but also, as the commissioners themselves declared, *of all shades of political opinion*: Lords Shaftesbury and Lichfield, Messrs. Selater-Booth, Brassey, G. Cubitt, Thomas Hughes, Mundella, J. G. Talbot, Honourable Edward Stanhope, H. S. Tremenhare, Wyndham Portal, J. Y. Lennard, W. Layton Lowndes, J. B. Ll. Baker, Sir Edward Kerrison, Sir Charles Trevelyan, Revs. Brook Lambert and J. F. Stratton, and the late Hon. and Rev. Samuel Best.



Their view is supported by Mr. E. Rendle, who claims the credit of having been 'the founder of the Government scheme of insurance,' and by Mr. W. Travers, who strongly urges the importance of the Government taking upon itself the direct management of the life assurance business, but both of whom consider that the State could not undertake sick business."

I leave for the present my quotation from the Report, to show, as it is important to do, how very little weight need be assigned to the individual, and, therefore, to the collective, authority of the five gentlemen here named. With the utmost respect for their opinions, we have a right to ask for reasons before having to follow them. Mr. Sotheron-Estcourt, we are told (Q. 27,808), has strongly opposed this business being undertaken by Government, "*on the general ground of its centralising tendency and interference with individual freedom.*" To this may be replied, so far as the centralisation is concerned, that centralisation is not in itself an evil, and that if a National Club were ever so centralised in the matter of control, its benefits would be universally distributed, so that each man might receive his sick pay on proof of his claim, in whatever corner of the country he might choose to seek a market for his labour; while as to the interference with individual freedom, I have already answered the objection once for all (though I take Mr. Sotheron-Estcourt's view in his answer to have been directed, rather to individuals concerned in managing friendly societies, than to individual members of a National Club).

Next for the testimony of Mr. Scudamore, who, we are told, "*has considered the question very carefully from the official side.*" I must demur to this statement. Mr. Scudamore has doubtless considered many questions very carefully; but hardly this one, of a post-office sick club, on his own showing. He only looked at one side of it, and dismissed



it with one single objection—namely, the difficulty of detecting imposition. And, thereupon being asked (Q. 27,894), “Is that the only objection which you have to the undertaking of the duty by Government?” he answers: “That objection appeared to me so very strong, and weighed with me so much, *that I did not look about for any others at all!*” And he goes on to say, “That kind of work is the work for a local institution,” which is, after all, a simple *petitio principii*, not an argument.

I will next give Mr. Stansfeld’s objections in his own words (Q. 28,489–90). “Have you ever considered the question of the Government undertaking anything in the nature of a friendly society?” Answer: “I think it would be extremely difficult for the Government to undertake the ordinary functions of a friendly society. I have not thought it possible. I should see very great difficulty in it, and it seems to me that it would be stepping somewhat beyond the functions of government. I think that it would be rather too centralising a proceeding.”

This is Mr. Stansfeld’s contribution to the discussion, on which I only make the obvious remark that the objection is a mere general one of individual opinion, and does not pretend to touch one single point of practice.

Now for Mr. Edward Rendle’s *entire evidence* on the point (Q. 24,723). “Do you think that the Government could . . . compete for insurance for sickness?” Answer: “I think they would have great difficulty in doing so.”

And, lastly, for the *entire evidence* of Mr. William Travers on the point (Ans. 25,403). “I think the Government cannot undertake the sick business.”

Now I venture to say, in no spirit of discourtesy, that Messrs. Edward Rendle and William Travers are both naturally biassed witnesses. Mr. William Travers came before the Commission in his character of Secretary of the Integrity Life Assurance Society, a political society doing burial business and



the ordinary business of a friendly society ; and Mr. Edward Rendle as Trustee of the Friendly Union Benefit Society, a most exceptional organisation, requiring a £5 entrance, and having only fifty-one members !

Surely we cannot be bound to accept for ever conclusions based on such absolutely vague opinions as these ; opinions evoked also, probably in most instances suddenly, without the opportunity of preliminary thought, or the advantage of preliminary study. Let us note that in the whole range of the five opinions so prominently quoted, only *one single practical objection* was offered, and that, as might be expected, by Mr. Scudamore. In a word, four of the opinions amounted to this : " We don't think it would quite do ; " the fifth, more practical, offers us the one single reason why its holder thinks it cannot be done.

Thus sifted, the whole evidence of fact which led the Commission to decide against a post-office (voluntary) club, was, on their own showing, Mr. Scudamore's objection (referred to in section 847 of the Report), namely, the fear of loss from malingering and imposition.

And this objection, it must be allowed, is, *to people unfamiliar with the subject*, one of great weight.

Mr. Scudamore argued that if a post-office club existed there would be no efficient supervision of sickness. Nor indeed, if the club were a *voluntary* one, with only occasional members scattered irregularly about the country, would there be the same power of supervision and of detecting fraud as in a compulsory club, of which every man in every parish was a member, and directly interested in exposing imposition. For in such case there would unquestionably be district inspectors everywhere to superintend the distribution of the sick funds. It is the very method adopted on a smaller scale by the Affiliated Orders (which the Bedfordshire Com-



mittee wished to join), with the remarkable result, cited by the Friendly Societies Commissioners themselves,<sup>1</sup> that "the average daily sickness, both to each member of the society and to each member sick, is *invariably higher* in the local friendly societies than in the Affiliated Orders." Or, to put this striking fact in plainer terms, "*the larger the organisation the less the imposition.*"

Mr. Scudamore says (Ans. 27,800): "I am afraid that no central establishment such as ours (*i.e.*, the Post Office), with such agencies as we have, would be able to guard against a very serious amount of malingering."

I have already incidentally touched upon the error of calling the Post Office a "central establishment" as an objection; it is central only in one aspect, in another it is the most universally distributive of any in the kingdom, reaching as it does to every cottage door. And as to difficulties in the way from insufficiency of present agencies, additional agencies must of course be added as they become necessary, *their expense being estimated in the rates paid for insurance.*

But here is another part of the objection; he says further: "The local societies are their own check. Every member is a check on every other member. But we (the Post Office) have no security of that kind. On the contrary, every man's hand would be against us."

I hope to show, in considering Objection 4 (the subject of individual expense in compulsory assurance), that a national club should be a mutual club. I shall give reasons why its rates should be far lower than the average of sound clubs; and, as the nation would desire no money profit, and should undergo no money loss, in the matter, it would be made clear that the assured would benefit by all profits made, whether by quinquennial bonus, by in-

<sup>1</sup> And to be found among the returns quoted in the Registrar of Friendly Societies Report for the year 1872.



crease of benefits assured, or by reduction of premium. The knowledge of this fact would give every member a direct interest in the prosperity of his investment, and really make every man jealous of any unnecessary or fraudulent burdening of the funds of the National Club.

On the whole, with regard to this subject of possible imposition, we may conclude that were sick-pay insurance compulsory and universal, and administered under reasonable safeguards, there is no reason to conclude (in the face of the striking statistics cited to the contrary) that the plausible objection on this ground to a merely voluntary and partial club would remain in force at all.

Apart from this solitary practical objection of Mr. Scudamore's, the Commissioners themselves (in section 848 of the Report) give (certainly in a guarded way) some theoretical reasons for not advocating a (voluntary) national club. "We are, on other grounds, of opinion that the State should not, *under present circumstances at all events*, undertake what is called sick business. It appears to us that this kind of provision is one which it is both possible and peculiarly desirable that those who require it should make for themselves."

Now this, as far as it goes, I most cordially endorse; but unhappily the answer is only too obvious: *the improvident*, whom we wish to reach, are just those who do not themselves require, and will not spontaneously make, any such provision. The thing may be, and is, "both possible and peculiarly desirable," but *it is not done, and never will be done, under present conditions*. But with a compulsory national club it would be done easily and done perfectly.

Again, "all these evils (failure of clubs from bad tables, extravagant management, embezzlement of funds) are remediable by due care and vigilance on the part of the members, if model tables, publicity of accounts, and facility for punishing frauds are set before them."



Why, if every member of every club in England could and did understand all these points, it does not follow that one in fifty of them would take the trouble of "remedying all these evils;" nor would the offering of the safest tables in the universe to the provident few *who are members of clubs already* make our nation thrifty, so long as three-fourths of our working classes refuse to make the slightest effort at provision for their future needs.

The Report continues: "On the other hand, the great object of fostering a spirit of independence among the people, is attained by a system which leaves them to make their own provision against sickness and inability to work, and to bear the consequences if they make an inadequate or an improper one."

It is worth while to dissect this sounding sentence. "The great object of fostering a spirit of independence among the people" *is not attained at all!* It is just because our people are not independent, as they all might be, that friendly societies' legislation becomes necessary; and "the system which *leaves* men to make their own provision" leaves most of them entirely unprovided, while promoting in practice the pauperisation of many of the would-be thrifty, but, so far from "leaving the improvident to bear the consequences if they make an inadequate or improper provision," compels the ratepaying class to bear the consequences of those mistakes, the commission of which compulsory providence would have rendered impossible.

Lastly, the commissioners feared that a national post-office club might somehow bear a distasteful resemblance to poor law administration, become in some sort confused with it, and so tend to demoralise the members.

I have said the Poor Law Administration have, and should have, nothing whatever to do with the National Club. It would be known once for all to the relieving officers that every man above twenty



was a member of the National Club, and entitled, when sick, to the provision his own money had made ; and it would be very soon clear that members of the National Club, when sick, would feel proud and glad, on their side, to have nothing whatever to do with the Poor Law Administration.

And indeed this very sentimental objection may be easily answered by a simple illustration. To a man who never was and never could become a pauper, there could be no more degradation or reminder of pauperism, in receiving his own insurance made with his own money, than a millionaire might feel in drawing a cheque on the bank where he had lodged his wealth. Such a one surely would never fancy that he was receiving a dole from the cashier !

I may also, in this connection, mention a fact within my own knowledge, that a union relieving officer acts as agent for an important friendly society, and that most certainly the members who receive their sick pay through his hands have no sort of impression on their minds that they are therefore in receipt of rate relief.

If I have thus, at wearisome though needful length, examined the reasons given by the Commission for not establishing a *voluntary* national club through the agency of the Post Office, I trust I have also shown, by a dissection of those reasons, that the establishment of a *compulsory* national club on some such system is by no means impossible, impracticable, or unreasonable, if the nation itself learn to desire it.

3. The third head of objection is that likely to be made by employers to the trouble deductions from wages may occasion them.

This may be briefly dealt with. The trouble would only occur during a very short period (say two years on an average) of each labourer's life. A vast deal of trouble of the same sort is even now cheerfully volunteered by many employers of labour, and a vast deal more would be undertaken for sheer philanthropy's sake. On this point Mr. Scudamore



(in Answer 27,778) gives most striking evidence, showing the thing to be already done to a large extent. But we need not trust to philanthropy when self-interest would secure the cheerful undertaking of the trouble. Employers of labour are payers of rates ; and there is not one so shortsighted as not to see (at least when shown) that the slight trouble, which need not amount to more than one or two transactions a year for three years or less, in deducting and investing a labourer's savings, would be the means of preventing that labourer ever becoming a burden on the rates which employers have to pay.

It may, however, be urged that this view, however justified in the case of yearly hirings, which generally stipulate a lump sum paid at the year's end in addition to weekly wages, might fail in the case of employment for short periods. There is no doubt that, *ceteris paribus*, an employer will prefer a club-free man on a short job to one whose payments are incomplete ; but the effect of such a preference would plainly be to show the labourer the market advantage to himself of getting his club contribution paid up as early as he could.

And, in real fact, no crucial difficulty can arise on such a point as this. *In Germany* (as we find from the evidence of Consul-General Crowe before the Friendly Societies Commission) "*masters of artisans*<sup>1</sup> *are bound by law to deduct from their workmen's wages the fortnightly payments due by them to their Cassen*" or clubs (Answers 24,043-4), "*and no difficulty ever arises*," though this system is carried through the working men's whole lives, instead of only spreading over a year or two, as I propose.

But I will go further than this, to say that I am certain that in very many cases masters would be glad to assist deserving lads by a gift towards the completion of their compulsory club-rate, while they

<sup>1</sup> More accurately, in terms of the latest German legislation, "employers of operatives," *male and female*.



would hesitate to make them a direct gift of money which they felt would most probably be wasted.

4. The fourth head of objection is that likely to be made to the cost of compulsory insurance.

I set this amount (following the tables of the Hampshire Friendly Society, already quoted) at first at £15 for a young man at the age of 20 years. At the middle period between 17 and 20, say 18½ years, the cost would be £14 in a single payment, which would entitle the insurer to receive 8s. a week, whenever sick, till the age of 70, after which time he should draw a pension of 4s. per week as long as he lived.

I might therefore place the average National Club rate at £14 for the sake of safe calculation; but I shall now show a strong reason for inferring that in the course of a very few years this sum, if fixed upon, would prove possibly twice as much as what would be actually required. For in all ordinary friendly societies every contributor when sick requires and claims the stipulated relief; but in a national compulsory club, such as I discuss, every person, not merely every earner of the lowest wage, must be a contributor, and a vast number of these would belong to classes either too proud to claim a weekly payment, or unable to state on their certificate that they were prevented by sickness from *earning their usual wages*.

The duty of at least securing a minimum provision must be enforced on every youth, of every class. The owner, actual or contingent, of ten thousand a year cannot be logically exempt from giving as much security to the country against a possibility of his becoming chargeable to the poor rates as the day labourer; and the probability is that the contributions levied once for all from the youth of the moneyed classes, for which only an infinitesimal percentage of return could ever be claimed, would so accumulate at compound interest in the course of a few years as to enable the National Club to



gradually lower its uniform rate from £14 to £10, or even much less.

5. It can scarcely be seriously maintained by any one that such a provision as this is impossible for any able-bodied man in England to make, *with ease*, by the time he has completed his twenty-first year.

But as no doubt a great many would be unwilling, at the first blush, to deprive themselves, even for a short time, of the requisite money, I have next to consider, as my fifth head of objections, those likely to be made by persons called upon to insure.

And these objections I must examine by classes. Firstly, the natural one which suggests itself to every man of secured means—in a word, every ratepayer. He will say: “I need no insurance. I shall never, humanly speaking, require the aid of the National Club. Why should I be compelled to contribute to it?” The answer is ready enough; it is this: “The nation only requires you to do what the poorest in the land is called upon to do—namely to give a real security for your private opinion that you will never need parochial aid in sickness or old age. If you can give this security in any cheaper and more satisfactory manner than by paying £10 down out of your property, your proposal may be considered; but otherwise you must simply do as others do!”

This is *an* answer. But *the* answer is more convincing still: “By making, in common with every fellow-citizen, this payment in youth, you are, in real fact, compounding, by means of the trifling sum of £10, for the chief part of all the poor-rates your property will ever have to pay in time to come, besides actually providing an independent refuge from destitution for yourself, in case, as has sometimes happened even to the vastly rich, misfortune and want should ever overtake you.”

Let the ratepayer, of whatever class he be, look to his rate-receipts for a twelvemonth past, and see whether or not they are double of 10s., which would



be the interest, at five per cent., on his £10 sunk. Why, even putting aside all patriotism and all philanthropy, all regard for highest good of greatest number, and so forth, such a payment would be, in a money sense, a marvellously profitable investment, which very few ratepayers in the present day would hesitate an instant about making.

"But," he may say again, "I may not be unwilling, on these considerations, to make such a payment for myself. But when my sons grow up and begin life, say as shopmen, clerks, collegians, as the case may be, it will be hard to prove it profitable to them, unpossessed of realised property, to make the same composition." I answer: "No harder for them than for labourers and artisans; if they have no realised property, they have no real security against 'coming on the parish,' and should be bound to make their own provision out of the first moneys they are able to earn or otherwise obtain."

But, in real truth, very few of the ratepaying class would be found opposed to the introduction of the plan I suggest, since, firstly, it would not affect men over twenty-one at all, and all these, themselves exempt by years, would see that it was desirable enough for minors; and secondly, the huge advantage which the measure would secure in diminishing our disgraceful and wretched pauperism would commend it to every ratepayer who could be got to understand its natural effects. The most difficult objections to remove would probably be on the part of non-ratepayers, and even these, I believe, will be found, upon examination, of infinitely less weight than might be at first supposed.

Let us take first the case of the uninsured working man of, say, twenty-five years of age, bearing in mind that the question before him is not whether he must contribute himself, but whether or no the measure proposed would be a good one for youths. Such a man has found already the difference of



having a wife and children to support out of wages which for eight or nine years were all spent upon himself. He knows that any day an attack of sickness must make him no longer a potential, but an actual pauper; he does not, on a nearer view, relish the prospect of having "to go before the board"; he knows that the days of unquestioned outdoor relief are over, and that in any real need, in order to obtain aid, he and his family must give up their home and become inmates of the workhouse. Does not that man regret, and bitterly regret, the wasted wages of his younger days? Ask him, were his time to come again, how he would like now to have had a year's embargo put, for his own good, on a portion of his earnings, and a provision made, which he need never blush for claiming, which would secure for him, even in sickness, his home and family and independence; and his answer will be (for I have asked the question scores of times of just such men, and never known but one reply) an answer of utter sorrow that he knew no better in the days gone by, and that now is all too late.

Or take the thrifty labourer, who, with much ado, and still without a murmur, pays month by month his hardly spared subscription to a friendly society, and ask him whether or no he thinks the proposed measure would be good for all approaching manhood. Such a man knows only too well that he has no absolute security for being always able to keep up his present contributions, and he will say at once how glad he would be, had the suggested measure been law as he grew up, that the honest efforts he is willing to make might have been anticipated, and all uncertainty removed as to his being entitled to claim, and secure to receive, his stipulated benefits. In fact, men in both these classes will say, do say, with a marvellous unanimity: "Such a plan would be a wonderfully good thing for us, if our time could come over again."

But then, it will be said, these are just the men



whom no such innovation can inconvenience. They are at an age when no compulsion can pretend to touch enough of their wages to provide their insurance; and because they see the impossibility of a legal interference with themselves they are willing enough to sanction the application of compulsion to others. The right men to ask for objections are those whose actual wages will be withheld to the extent of £10 or £14 as the case may be. Well, who are these *men*? Not mature, sensible, educated *men*; not the hard-headed, clear-sighted, practical working *men*, of whom we hear so much. These would all be for such compulsion. They see the mad recklessness to which millions of young wage-earners are abandoned, and they would hail, if only for the elevation of their own order,<sup>1</sup> any honest measure which would save a lad's wages from his own wastefulness, and put him thereby beyond the possibility of pauperism. No, the only persons to object are persons who have no claim to be consulted—the really ignorant, sensual, unenlightened *boys* of our nation, who, if they would grumble at first, would bless afterwards the law that made their future safe and independent. We have laws theoretically for all, practically for our upper classes only, which, till a man reaches the age of twenty-one, protect his property from fraud and waste, and defend it, so to speak, from the ignorance, inexperience, and folly of its owner. But we fail to give any protection to the vast class of helpless minors, who most of all need to have the only realisable property of their lifetime saved from their own ignorance and dissipation, and preserved to be a comfort and a safeguard to them through all the years they live.

Not one, and if not one, then not all the minors in England have any right to murmur against such a cheap and safe investment of their own earnings for

<sup>1</sup> An intelligent labouring man with whom I once discussed this plan, exclaimed, "They'd never make such a law! 'Twould make the labourers *too independent*!"



their own advantage, until they be wise enough to show one good reason why other men should pay for them in sickness when they continually refuse in health to pay a farthing for themselves. The ignorant and immoral notion that spendthrifts have a right to support from the forced contributions of the provident, is one of the first they should learn to abandon, and the sooner that essential lesson is taught them the better it will be for themselves first, and for the nation evermore.

The only class, then, be it remembered, likely to disapprove of the measure, is the very one which that measure will most benefit, which has the least power to form and the least right to express an opinion, the very class in our nation which has no voice at all, every one comprised in it being under age.

We have never yet found it necessary to consult our street Arabs on the subject of reformatories, or our schoolboys on the subject of board schools, nor do we yet ask our babies whether they object to being vaccinated; yet only the idiotic will deny that reformatories, education, and vaccination are all good things in their way, that the nation learned to value them, felt them to be essential, and was right in making them compulsory. We should no more regard the objection of an ignorant youth to compulsory insurance, than a police inspector should regard the expostulations of a drunkard who objects to having his watch and money put into a place of safety till their owner becomes sober. When sense succeeds to folly, the drunkard is thankful that his property is safe; when knowledge displaces ignorance, the man who has been forced to be provident will be thankful for the good he has been made to do himself while he was still a boy.

But though this may be a reply to the objections (if actually made) of the improvident youths now under consideration, I very confidently give another and a stronger one to those better-informed persons who make this objection on their behalf. And that



answer is : “ *The youths themselves will not object.*” During several years that this matter has been in my mind I have put the subject before hundreds of youths, and have never received but the one answer : “ ’Twould be a rare good thing for us, if all alike were made to pay.”

I believe the measure would so commend itself to the common sense of all classes, that the objections I have been endeavouring to meet would, in fact, be urged by very few, and pressed with very little force. And I invite those of my thoughtful readers who may entertain doubts upon this point to investigate it for themselves, by putting my suggestions fairly before some of their working-class neighbours of different ages, and eliciting their frank and simple opinions upon the subject.

VI. Having now touched as fairly as I could upon the obvious difficulties in the way of realising my plan, I will, as I proposed, proceed to indicate some of its advantages, which may be briefly done, many of them having already been developed in the foregoing argument.

1. It would, at a rate below all possible competition, provide every man against destitution arising from sickness or infirmity.

2. It would make that provision absolutely secure, so far as regards payment of claims.

3. It would also make it absolutely secure on the other side as regards payment of contributions, that being made once for all in advance.

4. It would eventually make every Englishman practically independent of poor-law aid.

5. It would be a measure of simple justice to every man willing to make his own provision, as he ought to do.

6. It would be a measure of immense benefit to the thriftless, thoughtless boys of our nation, securing them a provision for life, while teaching at least three systematic lessons : firstly, of personal self-denial ; secondly, of individual and social duty ;



thirdly, of their own power, in a year or two, to lay up an important sum of money.

7. It would give every English subject a direct money interest in the stability of our institutions.

8. It would, in a few years, reduce our enormous, immoral, but otherwise indispensable poor-law expenditure to an amazing extent, since the universal application of the system would result in the almost total abolition of poor-rates.

9. In proportion as it diminished the rates, it would tend to raise wages in every branch of industry.

10. It would save every Englishman from the disgrace, or hinder him from the dishonesty, of pauperism.

11. The measure could do no real injury to any, and must do real good to all.

Such are the general advantages. But, in addition to these, there are many others of detail—such, for instance, as the greater accuracy in calculation of rates of payment afforded by a vastly extended area of contribution; the greater security against frauds arising from false statements of age on entrance now so easily made; the great advantage of men having their benefit society at hand in whatever part of the three kingdoms they may choose to earn their bread; the necessity, during from one to three years, of written agreements on hiring, which may teach the advantage of having all agreements written; and, above all these, the abolition of the usual first plunge into actual pauperism, the application for medical relief, since insured members would find it infinitely cheaper to contract with their doctor, as they may do, for four or five shillings yearly, rather than, besides paying for his visits, to have to pay half-a-crown a week for his certificate as the indispensable condition of receiving their sickness-pay.

And now, in conclusion, I claim to have given good reasons, till better contrary ones be shown, for at least a fair debating of such a course as I have proposed. I have tried to show that such a course



is just, is reasonable, is practicable, is even easy ; that difficulties in the way may be removed, that discontents in the way may be allayed, that defects in the way may be remedied, and that a great national good may be effected. I feel confident that no man, in any sense interested enough in this great subject to have read these pages through, will lay it down, saying : “ This is *all* Utopian nonsense, the mad fancy of a visionary, the sheer extravagance of a *doctrinaire*.” Nor will he, however disagreeing with me on a point or two of detail, be able to say : “ This man is *altogether* wrong.” He will rather feel : “ There is something in these suggestions which I should attend to, though I cast the rest aside ; something which, in time to come, may combine with something else in other plans to work a salutary change ; something which makes me feel that good may be done, and which, some day or other, will make me and many say ‘ *It shall be done.*’ And meanwhile—I will think of it.”

And this is all I ask : that my patient, reflective readers will—think of it. It may be the means of helping them out of many a sadly perplexing reflection if they will think of it, for instance, every time they see the countless pothouses filled with mad young spendthrifts wasting their abundant earnings ; or every time they see the board-room door besieged by beggarly old spendthrifts, often with wives and families, claiming in their shameful rags and self-made wretchedness the premium of their prodigality from the savings of their honest neighbours.

Few, however, of my readers may have occasion to mark such scenes as these as reminders of the present essay. But, at all events, I may safely commend it to their thoughts for every future occasion on which the tax-collector leaves his pleasant notice at their door, and ask them, to ask themselves whether they any longer quite agree with him, that the rate they abominate, of so much in the pound, is really made “ for the *necessary* relief of the poor.”



## II

### COMPULSORY PROVIDENCE AS A CURE FOR PAUPERISM

*(Reprinted, by permission, from the "Contemporary Review" for July 1879.)*

IT may be within the knowledge of some of my readers that an essay bearing my signature was published in November last, under the title of "National Insurance," in which I ventured to indicate what appeared (and still appears) to me a possible means of vastly diminishing our poor-rates, and the pauperism which they promote as well as relieve, by making every unit of our population, at a reasonable cost, and by a reasonable method, personally independent of parish relief, in times of sickness and old age. Starting from the consideration that young single men's wages are not very much lower than those of married men, who are able generally to support not only themselves but wives and children, I ventured to assert, what few persons acquainted with the condition of young wage-earners have been found to deny, that the average earners, even of the lowest wage, might, somewhere between the ages of seventeen and twenty-one, make, *if they chose*, a lifelong provision against want in sickness and old age.

I pointed out some present difficulties in the way of thrifty youths securing such a provision, and sketched out the plan of a National Universal Benefit Club, which might obviate the present insecurity of



provision by giving an absolute national security, and might meet possible objections against its cost by making that cost vastly less than the ordinary amount necessary, in any ordinary club, to secure such benefits as I proposed.

But there was something more to point out than how thrifty young men, desirous of securing themselves from potential or actual pauperism, might easily effect their purpose. I had also to consider the case of the thriftless, who, relying on what they falsely imagine their inalienable right to rate relief, whenever they choose to throw themselves, as destitute, upon their parish, will take no steps of their own accord to obviate destitution.

With regard to these two classes of young men, I laid down the following positions: If the labouring classes can make their own provision, and will do so, they should be shown how. If they can, and will not, they should be compelled.

This latter position, as I expected, has met with vigorous objection from some most excellent men, to no one of whom I would yield (as I feel no one of them would yield to me) in heartfelt sympathy for the noble efforts many of our working-men make for independence, and in heartfelt pity for the wretchedness that wilful paupers bring upon themselves and the nation.

One of the most deliberate expressions of such objection was made in a lecture delivered on the 2nd of May in Exeter Hall, by Sir G. Young, who is reported by the daily papers to have said, "he would not deal personally with Mr. Blackley's tremendous position: 'If the labouring classes can make their own provision, and will not, they should be compelled.'"

It struck me, in reading the report, that the epithet he used was a singularly happy one—but, of course, in a different point of view from the lecturer's; for feeling, as I do, that no rational being can prove it to be as just to compel a thrifty



man to provide for his thriftless neighbour, as to compel the thriftless neighbour, if able, to provide for himself, I feel my position to be indeed tremendous, not in its novelty, but in its self-evidence ; not in its audacity, but in its logic ; not because it is tyrannical, but simply because it is true.

I therefore, without the slightest irony, thank the author of the epithet "tremendous" for the suggestion, as well as for the care with which, in the interests of what he believed to be the truth, he applied his great abilities and long experience to the criticism of a proposal, with which (I trust only till he have read this paper) he has found himself unable fully to concur.

I hope to have, if it can be obtained, an opportunity of answering his objections *seriatim* before an audience similar, if not identical, with that to which he addressed his lecture ; and, therefore, postpone till that occasion a reply to some parts of his paper. But several of the objections adduced by him were made by others before him, and are treated in the present essay.

Of course I cordially welcome even adverse criticism of my proposals ; it is the proper and patriotic contribution which every well-informed and thoughtful man should bring to the solution of a problem of so great difficulty and gravity as the diminution of our enormous pauperism ; but as the things said on either side of the subject are of far more importance than the persons who say them, and as some of the objections I shall meet have been offered by more than one speaker or writer, I shall abstain, in the following pages, from the unnecessary introduction and reiteration of names of gentlemen who have paid me the compliment of examining my proposals.<sup>1</sup>

<sup>1</sup> Want of space obliges me to relegate to a footnote a brief notice of earlier literary labourers in the field of national insurance, with whose writings I was generally unfamiliar at the time my former essay was written. The Rev. J. Y. Stratton, the Hon. Edward Stanhope, M.P., Mr. Lamport, and Mr. James S. Randell



It will dispose very briefly of several of the objections made if I first point out two facts which some opponents of my plan have entirely overlooked : firstly, that I never proposed the application of compulsion to any single individual whose age should be or have been above twenty-one years at the date of introduction of the measure ; and, secondly, that the plan I proposed is advocated entirely on the ground of its being, in the fullest sense of the word, a national accomplishment of a national duty, and is not to be regarded, and consequently by no means to be justly described, as a matter of *Government* interference or policy, of *State* provision or aid. Readers who did me the honour of attentively perusing my former article will remember that (except in quotation from documents which I had no right to alter) I carefully avoided the terms *State* and *Government*, and I venture to refer specially to this point at the outset of my present writing, to guard against embarrassment of the discussion by confusion of terms.

For, if my plan is to make every member of our

(author of an able paper read before the Social Science Congress at Cheltenham last year), are well known as strong advocates for the establishment of a Post Office Friendly Society, of a voluntary, not a compulsory sort. The last-named gentleman, on reading my first article, immediately did me the great kindness of sending me all his notes, calculations, and memoranda made on the subject during a number of years past, a kindness which I most gratefully acknowledge. Mr. Charles Ashby, a working plumber, enclosed me (in a communication touching several points of the subject, and written in a style that would do credit to the pages of our best Reviews) the printed announcement of a set of resolutions propounded by him before the London Mechanics' Institute in 1869, containing some of my chief suggestions ; and the *Mark Lane Express* brought for the first time to my knowledge the fact that the Rev. C. D. Francis, vicar of Tysoe, read a paper before the Banbury Chamber of Agriculture, in January 1873, which, though not including two leading features of my plan (payment *in advance* and *in early manhood*), would, I doubt not, had he been as fortunate as myself in obtaining public hearing for his views, have antedated the discussion (and, as I dare to hope, the adoption) of this great and pressing measure by nearly six years of valuable time.



nation independent, I might surely be ashamed to construct it on a basis of beggary. It was for this reason that I emphasise my statement that "*It need not cost one shilling of public money,*" since its doing so would stultify at once the logic of the proposal, and diminish the good it was intended to effect.

In a word, my plan amounts to this: every unit of the nation *to make his own provision, with his own money*, against destitution in sickness and old age; to make it in such a way that every man, for the same sum, secures the same provision for himself as every other man; and that the whole function of the State in the matter should be to act, *by consent of the nation*, as collector of each man's own insurance fund, and as banker to that fund when once collected.

Here it will, I hope, be seen once for all, that in advocating this change I repudiate every notion of seeking State charity or causing State expense; and make the plan as truly independent as I desire its adoption to make the people who adopt it.

This, then, will meet, and I hope finally dispose of, an objection which some persons have advanced against my plan—namely, that "Government should not incur so much additional responsibility." For this is an objection made from not understanding my proposal.

Government is to undertake *no money responsibility* whatever in the matter. If we take (for discussion's sake) £10, a convenient round number, as the sum likely to be needed for each individual's *minimum* providence (on the supposition that *everybody* is compelled to insure it), and it be found on valuation in five, ten, twenty, thirty years (or at any time; for, if requisite, the fund might be annually valued), that that sum were too little to secure the required benefits, the law might immediately redress the balance by requiring, instead of £10, say £10 5s., £10 15s., or whatever might be declared needful from *all future* insurers. This is the course adopted in all really good friendly societies at the



present time, and could be done without any possibility of ignorant objection in the case of a compulsory society, such as the national one would be. In fact, the executive could run no risk if it had always the simplest possible means at hand of remedying deficiencies. All this was suggested in my first article by the statement that the national club should be a mutual club. As, however, some eminent men have overlooked this special point in objecting to the possible risk "Government" might be undertaking, I have been obliged to recur to it, and hope that my doing so may prevent the discussion of this subject being ever complicated again by importing into its consideration the question—which need never arise—of possible Government loss consequent on its undertaking the *management* (not the *supply*) of the national insurance fund.

I now proceed to examine, firstly, objections of principle which have been made against my plan, and may be permitted to take the easiest first.

And the fact of its being the easiest is an omen which fills me with confidence as to the ultimate success of the system I propose. For I had expected compulsion to prove the most difficult point of all ; that we should have had some reason assigned against it, remote, abstruse, subtle, hard to comprehend, perhaps, but finally convincing and irresistible ; that the gigantic prejudice existing in this matter might, after all, unmask some unexpected battery of logic, and, with one volley of unanswerable argument, blow the mad notion of compulsion into indistinguishable atoms. Nothing of the kind—the battery proves to be mounted with dummies, the fort is empty, the garrison is gone ! Literally there is *no* objection ; not one of my multitudinous critics have touched the point at all !

King George IV., on his Irish visit in 1821, held an installation of knights in St. Patrick's Cathedral. The organist, in the enthusiasm of the occasion, was tempted to use the grand swell of the organ, the



tremendous effect of which it had been believed for a hundred years would be to level the whole building with the ground. As he played, and the grand procession filed past beneath his seat, and his heart swelled with the splendour of the scene, "Well, be it so," he thought—

"Si fractus illabatur orbis  
Impavidum ferient ruinæ?"

He pulled the fatal stop—the grand vibration, so long unheard, beat full through the old building, and shook the hearts of all the hearers. But no harm was done; and every organist since then has used the swell without a thought of fear.

If, as may be supposed, a curious sense of disappointment mixed with that organist's exultation, his feelings correspond exactly with my own at finding, when the necessity of compulsion in national providence has been sounded forth at last in very reasonable trepidation, that it has awakened no injurious echo, has met no wave of contradiction, and has done no particle of harm.

But, it may be asked, if no objection be made, what am I here answering? So I must distinguish. No *sensible* objection has been expressed against which rational argument can be directed. But the *sentimental* one is still whispered here and there, which says, "I do not like compulsion."

Let this be met, once for all, by a reminder from the British classics, or even from Martial,<sup>1</sup> that some one also said, *with exactly equal reason*, "I do not like Dr. Fell;" or by calling attention to the fact that, sentimentally, many children object to medicine, while, sensibly, their parents, who know better, insist upon its administration.

I suppose nobody ever ventured on the public suggestion of something new who did not, as a result,

<sup>1</sup> Non amo te, Sabidi, *nec possum dicere quare*  
Hoc tantum possum dicere, non amo te.



meet with specimens of what, if collected, might form a vast and interesting volume, the "Curiosities of Criticism."

On this account, though my space is very limited, I must note the following two opinions, put forward as conclusive against National Insurance; I presume in pursuance of the adage, "Give a dog a bad name and hang him!"

One writer says, "This would be a poll-tax under another name!" and another, "This would be a poor-rate under another name!" Now I admit the one statement, and shall disprove the other; but to condemn a thing in itself good, because a name not necessarily bad may be applied to it, is hardly reasonable. For my own part, if we get the *thing* required, individual independence secured to each man by his own money, I shall care very little whether the method which secures it be called a poor-rate, or a poll-tax, or a parallelopiped.

It is, however, important to show that National Insurance is very different from a poor-rate. For a professed writer on poor-law subjects has lately confounded the two things, and made it necessary (as error is contagious) that I should distinguish them. He says: "A poor-rate is a compulsory provision by the whole of the community for the relief of its destitute members, and such would be the National Club Fund." Both definition and inference are wrong. A poor-rate is a compulsory provision by the provident or provided *part* of the community for the improvident or unprovided *part*. A widely different thing.

And such *would not be* the National Club; for it would be a compulsory provision by *every unit of the community for his own needs*, not for other people's destitution.

Again: "The National Fund would be created mainly by compulsory contributions from persons having no right to share it."

An entire mistake. Every member would have a



right to share it, when sickness prevented his earning wages.

Once more : “ Only the destitute might receive it.” Another entire mistake. The person entitled to receive it *need* not be destitute at all. He might own his house, or half-a-dozen, have money in the bank and money in his pocket, and still, if a wage-earner, be able to claim his own sick-pay. And, moreover, he *could* not be destitute at all in my objector’s sense, namely, as qualified for parish relief.

But the objector continues : “ The recipient from the National Club would be receiving from a fund, his claim to which depends on his destitution ” [no, his sickness], “ a fact to be proved to the satisfaction of those who administer it : how, then, does he differ from a pauper ? ”

A person who cannot see the difference should leave a subject like this alone.

For the supposed recipient differs from a pauper *in not being one* ; he is self-provided, and independent (as my plan would make every man) of poor relief, which a pauper is not.

If we substitute in this last statement of objection the words, “ any sound friendly society ” for the words “ National Club,” we shall see the fallacy at once ; for the writer’s inference would be that there was no difference between a Forester or Odd-fellow on sick-pay and a pauper !

I meet another objection of principle, expressed in the following words, coming from a gentleman whose opinions, when well weighed beforehand, always deserve respect. He says :

“ People cannot be made good by Act of Parliament. Even if the scheme were practicable, he should doubt its having a good moral influence. Compulsory thrift ! How can it exist ? There is no virtue in a man saving against his will. Thrift and providence will be made disgusting to those



disposed towards them ; and as for those averse to them, greater harm will be done."

Now I must eliminate much of this from the discussion. Whether people can be made good by Act of Parliament has nothing to do with the question. I never said they could. Whether *compulsory thrift* can exist is equally irrelevant ; I never used the terms. I spoke of *compulsory providence*, which is a different thing, and which certainly can exist. Whether there be virtue in a man's saving against his will I need not answer, for I never said there was.

The only point remaining as at all germane to the discussion is the possible moral influence of it, suggested in the assumptions that "compulsory providence will make providence disgusting to those disposed towards it, and do yet greater harm to those averse from it."

These assumptions I confidently challenge. Let A represent a wage-earner "disposed to providence." We offer to him in the safest, the cheapest, the earliest, the easiest way possible, at least an important proportion of the very provision he is toiling to make for himself. We diminish the cost of that provision by at least 33 per cent., and we multiply his security at the same time by infinity. I think the man whom such treatment would disgust must have much less human nature than average human beings ; for they would regard this aid to their own efforts as a blessing rather than a curse. I cannot conceive a sailor on a wreck feeling disgusted at the coming of a lifeboat.

But shall I be told that A, being provident, is naturally disgusted that wasteful B should be made provident too ? The notion is absurd. The provident man is always counselling providence in others, and knows that, as sure as the sun gives light, the improvidence of others makes providence more difficult for himself ; that the more money is spent on preventable pauperism the smaller is the



wage-fund from which his own earnings come ; and he will welcome the change, and be the last to feel or express "disgust" at its introduction.

"Nay," is the rejoinder, "that is an assumption too." Even so. But it is quite as good a one as the other. And I will back the opinion by asserting that I will find twenty such men as I have described, welcoming the plan, for one who will have the confidence to say that its introduction would really be disgusting to himself.

And what else does the following statement mean, from the proprietor of an important provincial paper, himself a leading man among the Affiliated Orders ?

"You will be pleased to learn that our article on your plan sold nearly a thousand extra copies of the — last week, and that *the principal purchasers were Oddfellows and Foresters*. My friends here are all delighted with the project."

I now touch the other assumption—that the enforcement of compulsory providence would do "yet greater harm" to those averse from providing for themselves.

Surely the question may be asked, what harm would it do ? To say in reply that the wasteful lad of eighteen, required to make provision for himself, may *disapprove* of a limit being for a time put on his extravagance, would be too ridiculous. I grant it may interfere with his waste ; but that does not harm him. It may interfere with his habits ; but only so far as his habits are bad. It may interfere with his liberty ; but only so far as that liberty is licentious. Does it interfere with his rights ? No, by no jot ; for a man who will not fulfil his civil duty has no civil right to appeal to. 'Oh ! yes,' I seem to hear, "he has a right to be kept from starvation ; the law, at all events, secures thus much to the poor, persecuted, injured youth on whom this cruel plan would inflict 'still more harm.'"



I fully admit the claim : the law should keep him from starvation ; let him have the law ; but let him not claim to *make* the law. He must leave the law to take its own way of doing its own business. My scheme, if it become law, will at least as well as ever keep him from starvation, and do it, as it should be done, with his own money, which is just, not with other people's, which, if not necessary, is iniquitous.

I ask again, for form's sake, though I cannot say I expect any logical answer, what harm can it do a spendthrift to have laid by for him, out of what he would otherwise squander, a secure provision against want in sickness and old age ? Will it make him more unhappy, more dependent, more degraded, more discontented, more dishonest, more mean than such a character is to-day, whether his father be a duke or a dustman ? By no means. It is little to admit that it will make him no worse ; and it is little to claim that such a change as I advocate will give him at least a possibility he never had before, of growing better in all these various directions.

One other little misconception I must remove ; it is that of one of our most prominent exponents of practical thrift. He says of the plan : " Apparently the mistake has been made of confounding thrift with the saving of £10. The thrifty man is the man who has turned his money and time and everything to the best account. One main objection to Mr. Blackley's scheme is, that he would have people to look to the State to do for them what they should do for themselves."

The whole of this arises from misreading of my article ; it *nowhere* confounds thrift with the saving of £10. In it I spoke, and quite rightly, of unprovided men being *thriftless*, for so, in fact, they are. But the converse, that all provided men are necessarily *thrifty*, neither entered my mind nor appeared in my article.

But here is another charge to answer : " The scheme



would lead people to look to the State to do for them what they should do for themselves." Heaven forbid! *That is exactly what they are doing now*; and any candid man who will read my article will say that that is *the very iniquity* I protested against, claiming that the *law* should *make people do for themselves* what they now "expect the State to do for them instead!"

And these objections, so-called of principle, which I have shown, one by one, to be most unreasonably attributed to the statement of my plan, come from excellent men who are veterans in the cause of humanity, and whose very notice (apart from their reasoning) is an honour! I should despair, indeed, under their disapproval did they not supply me, all unconsciously, with a cordial of encouragement. They offer their misconceptions as objections—most probably the only ones they entertain, at all events the strongest; if I succeed in removing the misconceptions, the objections founded on them must vanish, leaving the path of progress all the freer, both for those who now accept the plan and for the objectors themselves, whose candour must bring them to my side once their difficulties and misconceptions are removed.

Another objection, which I suppose must be treated as one of principle, for it certainly is not a practical one, I have found couched in these terms: "The very simplicity of the scheme arouses suspicion."

As an objection, this is certainly unanswerable. The thing is so simple to me that I never thought of making it complex to other people. As a wise schoolboy when being caned rushes into his master's arms to get the *minimum* of hurt, I come to close quarters with this unexpected objection (which I certainly cannot refute), and simply say the suspiciousness is a reason for examination, not for rejection, and that the simplicity, as far as it goes, makes altogether in favour of the scheme.

Let me enforce this view by a citation from one



whom I fear I must, till he have read this article, call an adverse critic. He says :

“ If the scheme has its difficulties and drawbacks, on the other hand it has its advantages. These consist in its *simplicity*, economy, and the directness with which it effects the object. As a remedy against adult pauperism it is well-nigh perfect, as it is obvious that you have only to provide for a man in the helpless times of sickness and old age, and you have done all that *should* be done for him by even the most indulgent of poor laws.”

I proceed next to answer what I am by no means surprised to find one of the most generally entertained objections to the *detail* of the proposed National Insurance. I mean the *smallness of the provision made*.

I am told, for instance, “ The sum you name, four shillings a week, will be totally inadequate to keep a man of seventy above public or private charity.”

I have other suggestions : “ That some artisans may desire to insure for even as high a sick pay as ten shillings a day.”

But all these leave out of view the fact that once universal compulsion is applied it can only be applied to enforce a *minimum* provision. Four shillings a week will certainly procure for an agricultural labourer of seventy (who, in many cases, can still even add to his income by a little light occupation) a comfortable existence by some friend's or kinsman's fireside ; and if this be so, a young agricultural labourer should not be compelled to insure for a higher scale of provision than he may think himself ever likely to require. Nor, again, can the richer classes who are called upon to make their legal provision, though infinitesimally likely ever to draw it, be fairly compelled to contribute more than the *minimum* sum. I propose to meet the objection in quite another, but a simple way ; in fact, I suggested as much in my first article. Let every man make the *minimum*, fixed,



inalienable necessary provision, at the National Club cheap rate, and let him, if he will and when he will, make any further provision he may desire, without compelling others to provide for an amount they do not wish to secure.

One concession in this connection might be made—namely, to allow each contributor to the National Club the choice, before lodging his first instalment, of paying the relative sum necessary to secure benefits of ten shillings weekly in sickness and of five shillings in old age, instead of the compulsory minimum of eight shillings and four shillings.

This would, I think, meet the difficulty of the smallness of sums assured. Beyond this the National Club need not trouble itself; every man will be *forced* to insure sufficient to provide against destitution, while he will be *free* to insure, wherever he choose, enough to provide for his own estimate of comfort.

Before leaving this point of the smallness of *compulsory* provision, I must touch a theoretical criticism relating to it, which finds expression in the following terms :

“ I am afraid that the effect of the State exacting a minimum provision would be to give people the impression that they had done all they ought to do in the way of saving, and so make them less than ever prepared for the uncertainties of the future.”

I pass over the fact that to translate this opinion into logical language would amount to saying that “ to insist on every person having a provision would make him less provided than when he had none.” The meaning intended by the words probably is, that if *all* people were compelled to make a small provision, *some* people would not lay by as much as they would otherwise do. I traverse the inference altogether. Until proof be given to the contrary I may fairly assume that a man disposed to



providence will not be less so because providence is made less difficult; and that a man averse from providence will not be less provided when he has been forced to make some provision, than he would be while unwilling to make any.

But there is much, I think, to be said as to a far more probable effect on representatives of these two characters. The provident man will be more likely from the experience of his power, during minority, to provide against destitution, to use the same power which has become the *habit* of his vigorous manhood for providing something beyond the mere necessities of existence for himself and family; and to lay by what may materially advance both him and them in prosperity and education, and may insure for himself in his declining years the well-earned comfort of an honourable ease. And, on the other hand, I have no thought of doubt that many an ignorant young wastrel, whom a salutary compulsion blesses, on attaining manhood, with an independence he never dreamed of winning for himself, will take heart of grace when he finds he has done so much, to do something more in the way of saving, and something less in the way of waste. Ignorance and hopelessness make him a wastrel; enlightenment and independence, however given, may supply him with the first essentials for a change from degradation to self-respect.

Several correspondents have challenged my estimate of existing improvidence as excessive, judging, no doubt, from summaries of returns which they have adopted without sufficient examination. One speaker at the Cheltenham Social Science Congress, indeed, in opposing Mr. Randell's suggestions, stated that there were 80,000 friendly societies in the country with twelve millions of members (more than half the population of England and Wales!); and this absurdity was calmly accepted by the meeting! Such a statement, of course, needs no answer whatever amongst experts; but it is right to show how the



general impression of more thoughtful objectors may be produced.

The summary of returns on national providence issued by the Chief Registrar of Friendly Societies is not framed on the exact model of the general summary given by the Friendly Societies Commission (Fourth Report, p. 79); but the Registrar so far adopts the latter estimate as to say that it was *decidedly under the mark*. The Commissioners, moreover, estimated the funds and membership of unregistered as well as registered societies, which the Chief Registrar, of course, is not expected to do; and we are, consequently, unprovided with means for accurately calculating the matter. If, however, to avoid all possibility of error, we add 10 per cent. to the Commissioners' figures, we find a total membership of four and a half millions, and an average provision of £2 18s. 5d. (say even £3) a head.

But is this a true measure of either the national providence or the national provision (for these two are different things)? By no means. Only a small proportion of these club members are providing, and a still smaller are provided, *against sickness and infirmity*. For, following the bases of comparison adopted by the Commissioners in their estimate, we find two-thirds of the membership (three million persons) insured *only in burial societies* for funeral expenses, and these, of course, we must strike off from our calculations.

Thus we have, at best, only one and a half million really *providing* against sickness and old age. Now let us see how they are *provided*.

It may be laid down as a rule, that for a club really to *secure* to its members such benefits as my plan assumes, it should, when fifty years old, hold a reserve of between £8 and £9 per member. If the average amount of funds in reserve be £3 per man, then only a third of these members are provided, and the whole funds are only sufficient to provide



for half a million persons, instead of four and a half millions !

Yet, it may be urged, if we cut off the burial club membership, we must remember that the burial club funds, also cut off, average far less than £3 per head ; so that the funds remaining for calculation will be proportionably increased.

The objection is a fair one ; but I fear there is far more than an equivalent set-off to stand against any gain in calculation it may claim. For, whatever amount per head remain for insurance, it will not all, or nearly all, be applied successfully in sick pay and pensions ; a vast proportion of it will vanish as the weak clubs break and disappear, and, however it may aid some members for a little time, will be spent and gone without securing the independence of those by whom it was contributed.

Nor would the general aspect of the case be very much bettered if we estimated the provision already being made at £1 a head higher than I have done, which would be the highest result we should attain, by including, as some correspondents insist we should, the balance held by the Post Office Savings Banks in our estimate of existing providence. The aggregate sum held by the Post Office Bank<sup>1</sup> is £27,000,000—say 17s. 6d. per head of population—and being money not really set aside for such a provision as we speak of, but liable at any moment to be withdrawn and even wasted, could not be reasonably reckoned as part of each man's secure self-provision ; even if the greater part of it did not belong, as no doubt it does, to thrifty and saving wage-earners who are already provided against sickness and old age *in addition* to being depositors in the Post Office Bank.

I proceed to touch another theoretical difficulty, which, of course, offers no reason against establishing National Insurance, but is supposed by some likely to be a great stumbling-block in its way. It

<sup>1</sup> The Post Office returns embrace the whole United Kingdom. The census returns I have used are only for England and Wales.



is expressed by many correspondents in almost identical terms: "The opposition of existing societies will be the strongest obstacle to the plan."

Apart from the fact that I have never heard this difficulty urged by a member of any existing friendly society, I am inclined to believe that the objection will not arise—*openly, at all events*—from representatives even of bad ones. The plan I suggest, if it enforced compulsion to-morrow on every man of twenty-one years of age, would take sixty years to come into full operation. Now, present societies are either good or bad. The good ones are good either financially or philanthropically, or both. Those that profess to be only financially sound, will have no cause for complaint, if their scales of payment be computed on really sound principles. Granting that my plan would cut off the youngest members from their number (supposing the worst case for the society to arise, that not one of these nationally-insured youths ever made an *additional* insurance with them), still, though this might affect the *extent*, it could not affect the *solvency* of the society, if those insured in it were paying, as they should do in any safe club, premiums proportioned to their age at entry. It is true the society would fade out in sixty years, but by that time all now interested in its success would have made and received their claims, and its officials would have gradually died out as well. Thus a really sound club would *not admit* that its *solvency* could be affected by the establishment of the National Insurance.

Let us take next the case of a club, say a county society, absolutely good both financially and philanthropically. It exists really for the good of the people, not for the profit of the shareholders. It is administered, and we may be proud to acknowledge it, in most cases, by untiring zeal, patience, industry, and self-sacrifice on the part of gentlemen who have gained the confidence of the working men, taught them how to appreciate a good security, and guarded



their interests from loss by many years of watchful effort. What will managers of such a society say to its members? What but this: "We have urged you for years to join this club for your own sakes. Now our work is done; a simpler, cheaper, better, and possibly a safer means than the very best we could secure you is put into your own hands to make; we will still take your extra savings if you wish extra insurances, and we have plenty of funds to keep our promise with our old members, but the National Club is of its nature better than our best, and we, as your friends, point you to that as the safest and most profitable investment for your money."

So much, then, for every sound friendly society of whatever class; so far as it is really what it professes to be, and subserves the one purpose which is the sole reason of its existence—namely, to secure the providence of the poor—its managers are logically bound to approve the principle of National Insurance.

Now let us turn to another class of society. To those, namely, which under the false name of "Friendly," are the poor man's bitterest foes; that exist to swindle, plunder, and defraud the ignorant and helpless; that look for large profits from the simplicity of the poor; that, in order to keep their funds high, cut off, as the newspapers lately recorded, the insurance of £7, due on his wife's death to a member of thirteen years' standing, because the poor woman's last illness, preventing her going to pay, had brought the contribution *one week into arrear!* In fact, let us look to the bad and unsound friendly society that lives by sucking the very heart's blood of would-be independent working men, while leaving them to the pauper's dole and workhouse in the end. I defy them to oppose the National Club on any ground but the plain and patent one of selfish interest.

Will they on that ground? I cannot say, for man cannot measure the possible audacity of fraud. I



have heard some one even speak of the *vested interest* of such societies, for careless speech is no rarity among us ; but, if this mean the interests of shareholders and officials to perpetuate a cruel swindle, I answer that though the law may permit a man to open a dram-shop, it is not bound for ever to supply him with customers ; while, if it mean that the establishment of National Insurance will break these fraudulent societies and injure their innocent members, I answer with a denial ; I say they are insolvent now, when we are but beginning to name the notion of a National Insurance, and that every one of them must die of itself, and fail its contributors, many a long year before the sixty shall have passed that will be needed to make National Insurance universal.

Briefly, then, as far as *managers* of existing friendly societies are concerned, those of good ones will not object—their solvency is secure ; those of bad ones dare not object—their insolvency would be exposed by their objecting.

And as regards *members* of existing societies, I say those belonging to good ones are safe, and have no cause for fear ; those belonging to bad ones need not lay their failure on National Insurance, since they *must* fail whether or no.

I now come to consider certain objections to National Insurance which have hurried many people who offer them into the error of pronouncing the scheme *impracticable*. The alleging of a difficulty, or the urging of an objection, cannot prove a plan impracticable unless the difficulty be proved insurmountable, or the objection unanswerable ; and this is what no objector has yet attempted to do. No man would be silly enough to pronounce the getting from Middlesex into Surrey impracticable, so long as the human intellect can conceive of the Thames being crossed by ford or ferry, by tunnel, or bridge.

The objections made may afford fair reason, per-



haps, for examination and inquiry, but *no reason whatever* for rejection of the plan; and if I show that these objections may be answered, I feel sure the gentlemen who have made them will frankly withdraw their assertions, based thereon, as to the impossibility of national insurance, and perhaps will also join me in advocating its adoption. For few deny that the thing would be a good thing, *if only it could be done*.

The grand central objection, of practical kind, which I meet, is that based on the assumed impossibility of compelling unwilling persons to pay their insurance—in a word, the impossibility of collection.

It is admitted on all hands that there will be no insurmountable difficulty in dealing with the vast majority of the population. They will be in fixed occupations, and as easy to reach by the National Fund Managers as they are now by the Inland-Revenue, the Income-Tax, or the Education officials. But it is the class of persons described by the census as “in undefined occupations,” which furnishes opponents of my scheme with an argument formidable enough at a distance, but losing much of its force on closer examination.

Men point at the vast number of rough, violent, apparently penniless, and possibly lawless men of all ages, to be met daily in our crowded cities, and say, “It will be impossible to get £10 out of each of these men, under any circumstances.” I reply that I never suggested we should; but that we should do it with youths *before they become* rough, violent, penniless, and lawless, which is certainly a very different matter.

The allegation, “that persons in indefinite occupation cannot be compelled,” is based on ignorance of the very small number of persons against whom compulsion would have to be actually enforced; and seems to weigh chiefly with those who cannot yet realise that no one over twenty-one years of age on



the first introduction of the measure will be compelled to contribute at all.

Let us assume that the compulsion is to begin at eighteen years. By the last census the whole number of persons of both sexes, under twenty years of age, in undefined employment is given at 178,373. Assuming all these to be over fifteen years (a very large concession), the proportion of individuals between eighteen and nineteen, that is, in their first year of compulsion (for after they have undergone compulsion for one year they will not resist it for the other two), will be about 35,000, or, briefly said, about one in 657 of the population, assuming further that every individual of the class is certain to resist and oppose the law! Is it conceivable that our national power of effecting an unquestionable good, such as is suggested, can be successfully thwarted by the opposition of such a fraction of the community as this?

The number, then, will be very small; but I am fairly bound to account for them.

Who, then, will they be, these unwilling juveniles, whose recalcitration can be supposed to impede the true domestic and social progress of an awakened nation? They will be young paupers, young thieves, young drunkards, and young vagrants. "Be it so," is the reply, "but how are they to be dealt with?" Their very condition makes the first step easy. Just because they are what they are, Society gets hold of them, has them in her hands, and should not let them go till she has made them do their share.

The young pauper goes to "the House" in sickness; if the parish cure him, let the parish keep him, till he learn that in the stoneyard, or the mat-room, in slow labour, paid at the lowest rates, he *must* lay by his £10 in the national stock, to keep him always when he is sick again, unless he be willing to be bound over to work in freedom, for the wage he is really worth, till he have secured himself from destitution. He will be none the worse, the nation



will be all the better, for his having learnt the lesson.

And the young thief? The law lays hand on him, and sends him, for the first time, to gaol. If he have no insurance card or book to show, let him work in the gaol-yard till he have earned and paid his cost of keep and his contribution; he will be none the worse (it may save him from the gallows); Society will be all the better for having been free for three years from the plunderings of a thief.

And the young drunkard? Even so, the police lay hands on him, the youth who can spend to the ruin, but cannot save for the sustenance, of his body (to put it on the lowest grounds). Why should he be let go till he be helped to do what he is unwilling or unable to do for himself, and have made his own provision? He will be all the healthier for his enforced abstinence, and the crime, the ruin, and the misery attendant on his drunkenness, if that *must* come, will be postponed and diminished by at least three years.

And the young tramp? Thank God! there are few of these; for the tramping vagrant is generally one who has come through long stages to the lowest degradation. "*Nemo repente fuit turpissimus.*" Yet if he come but one night to the casual ward, claiming pauper's shelter and pauper's food, and cannot show his National Insurance card, let him be treated as another pauper, and held fast till he have earned and paid his share. Who shall say that such a measure is too harsh, too cruel, too Draconian? If we admit, as nearly all do, the principle of compulsion, it is contrary to common sense to cry out against its practice, especially when that practice, stern though it may sound at first, will confer upon its objects a lifelong benefit, and be of simultaneous service to Englishmen at large.

Further, against whom do I suggest so stern a measure? Against *those only who refuse* (either in ignorance or wilfulness) *obedience to the law*. It will



not be for a lad's drunkenness or his theft that this coercion will be inflicted; but Society, having the offender in her hands to punish for his drunkenness or theft, will wisely seize the favourable opportunity *which he himself affords*, of making the improvident, law-defying culprit a provident and independent man.

With regard, again, to the recalcitrant youths, I have been met with the objection from many: "They will enlist, and so evade their payment." "With all my heart," I answer; "I wish they would!" And certainly they should have the choice, if not the compulsion; but so far from thereby evading their payment they would be passing, as the proverb says, "Out of the frying-pan into the fire." For, up to a certain time of life, individual providence by deduction from wages (my very plan) is *compulsory* on every soldier in the service! He is obliged to put aside twopence each day from his pay, so that, when his six years' term of service is over, he receives his savings to the amount of nearly twenty pounds! Let the refractory young tramp or thief fly for refuge to the army to avoid insuring, and he does the very thing he is wanted. He will be well fed, and clothed, and taught; he will have a chance of a new start in life; he will be a member (he may become an honoured one) of an honourable profession; he will have learned cleanliness, comfort, and self-respect; and, if he like, when his three years are past, his own money, which he never missed, will pay his insurance, and the once poor, slouching, hopeless pauper vagabond may march forth an honest, independent man, able morally to hold his head up among his fellowmen, as he has learned to hold it up literally before his comrades on parade.<sup>1</sup>

Give him this opportunity, and in coercing a boy

<sup>1</sup> If it be said he may be below the standard, let the standard be lowered to meet his stature; why not, if necessary, drill a company of Liliputians as well as a company of Grenadiers.



we may save a man. For, if we drag a poor wretch at all out of the horrible slough of despond, surely it is only charity to keep him long enough for the mud of misery to dry and be brushed off, and then to send him forth, clean and sound, to tread a firmer path; to give him what so many a poor, heart-broken, social failure has had to cry for all in vain—one trial more, one last, but hopeful chance of snatching from the very jaws of adverse Fate a new character, a new conscience, and a new career!

This answers, too, the question, also put to me, of how to deal with soldiers. In their case the whole work is done, if the law only permit the National Club to claim each man's provision from the deferred pay due to him on completing his term of service. It could not be better invested. The sensible man would welcome the measure; no greater kindness could be done to the foolish ones, who would still have ten pounds left to waste.

Further, against the alleged difficulty of compulsion, Mr. Tremeneere, in writing to the *Times*, has shown that the Factories Act, sec. 25, has made 100,000 individuals (children in factories) at the present moment liable to a compulsion for school fees, to be deducted by their employers, to the extent of one-twelfth of their earnings, without exciting the slightest national clamour; and there probably is not a single person at the present moment suffering imprisonment for choosing to oppose the Compulsory Education Act.

And one last consideration may reconcile objectors to the alleged cruelty of the coercion I advocate. It is contained in the following suggestive extract from the Local Government Return for 1877-8:

“Mean number of paupers receiving relief, 719,849.  
Cost of relief given, £7,400,034.”<sup>1</sup>

A very simple division gives the annual cost per

<sup>1</sup> These calculations were made in 1883.



pauper to the nation as reaching £10 5s. 6d. ! Let any one balance the cruelty of aiding a law-defying lad to lay by £10, once for all, for himself, against that of burdening the community with a larger sum on his behalf for *every year*, whether one or sixty, that he is allowed to remain a pauper. Surely I may fairly say, "*Cadit quæstio !*"

So much for the alleged difficulty and the alleged cruelty of the compulsion ; one word as to its alleged impossibility.

Many other nations compel without trouble, for defence or aggression, for sorrow or selfishness, the whole earning powers of all their male subjects for three entire years of military service. Can it be called *impossible* for England to compel, for her people's own blessing, one-twelfth of the lowest wages during the same time ? Surely not, while the "persecuted publican" compels, from most members of the class we are considering, a vastly larger payment, through every year of life, by the easy process of opening his door.

I will now turn to the actuarial part of my scheme, which is of very great, but far from being of the very greatest, importance. For let us bear constantly in mind that the question whether the cost of such insurance as I propose be a pound or two higher or lower than my rough estimate, however it may render the payment harder or easier to accomplish, does not, by a single jot, affect the desirability or the duty of making provision.

The sum of £15, which I named as that for which a large, solvent, successful, and actuarially valued society would even now undertake the assurance, might have been £20, for any obstacle it would have thrown in the way of my proposal. I took that rate as a presumably safe one, and proved to be so by the certified experience of more than half a century ; and I named my authority, which is open to any man's examination. I utterly decline to discuss, as against this statement, certified by Mr.



Finlaison, the Government Actuary, the mere guess of any unskilled objector, who chooses to assert his own unsupported opinion that such a rate, if generally used, would ruin the National Club. Let us have, in such a matter as this, skill set against skill, and experience against experience; to presume to silence both by mere conjecture and ejaculation would, to my mind, be about as wise as to appoint Mr. John Cade Professor of Political Economy, and make attendance on his lectures a matter of national compulsion too.

Yet I am not unwilling to make a concession on this point for the sake of argument, and to abandon the typical tables I have quoted, in favour of a set which have already a certain national authority.

I refer to the Parliamentary Paper (dated April 7, 1876, No. 167) containing, amongst others, the Third Report of the Actuarial Commission appointed under the Friendly Societies Act, 1875, and signed by its members, Messrs. W. P. Pattison, Ralph P. Hardy, and Alexander J. Finlaison, presumably three of the most eminent actuaries in the kingdom.

These gentlemen set forth a table of contributions which they recommend for temporary use pending the preparation of new tables under the Friendly Societies Act, 1875. It excludes representatives of noxious and dangerous occupations—exceptions, of course, with which National Insurance would take proper means of dealing; and it recommends a provision being made to reduce the sick pay to half-pay after one, and to quarter-pay after two, years' sickness; but, be it noted, with this striking qualification: "*This condition, though not taken into account in the calculation of the rates of contribution, is rendered advisable*" in view of possible fluctuation; "*a fluctuation of this nature would have an untoward effect upon the finances of the society, when the number of members is not large enough to supply a steady basis for the operation of average.*"



Of course, the necessity of this condition vanishes in view of a society comprising every unit of the population.

Let us see, then, what rates these gentlemen suggest, remembering that in tables for temporary use they would be certain to leave an abundant margin for safety. I take the medium age of nineteen, and find that the rate of contributions for the proposed benefits would, if capitalised by the Hampshire rate, cost £18 7s. This seems at first sight an amount far above my original estimate; but this notion is speedily dissipated when we come to consider the fact that the rates in question are based on an investment at compound interest of 3 per cent. per annum. Let us now bear in mind that of the money contributed for pensions, not one farthing will be required for fifty years; and, in the early stages at least, the current expense for sickness, as occurring in the healthiest years of life, will be relatively very small. It is manifest that the Commissioners to whom the management of the National Fund will be entrusted, requiring to keep very little money at call, will be able to invest on mortgage and public loans, instead of in the Three per Cents. alone, and to obtain as much as 4, or even  $4\frac{1}{2}$  per cent. for much of their money. We shall see in a moment what a cheapening of the necessary rate of contribution would result from such a difference of investment, by noting that in fifty years £1 at 3 per cent. compound interest increases only to £4.30, while at  $4\frac{1}{2}$  per cent. it grows to £9.03—a feature which, if carried out even with regard to pensions alone, would reduce the cost of that part of the insurance by more than 50 per cent. on the calculation of the Actuarial Commission.

The foregoing considerations will, I trust, be found sufficient to warrant me in assuming, at all events till properly qualified experts prove me wrong, that the sum I roughly named, £10, as the basis of my general argument, is quite as likely to prove some-



what over as somewhat under the amount that will finally be required.

But the expenses of management? Well, that is relatively a small matter, but of course it should be estimated, and I believe, though I do not assert it, will even prove capable of inclusion in the rates suggested. For the number of transactions (which causes most of management expenses) will, on one side of the account, be vastly smaller than in any existing club. All present clubs carry on their business (so far as collecting funds is concerned) by weekly, monthly, or quarterly transactions *all through the life* of every member. But the whole collection of the National Fund might be made by three annual, or quite easily by twelve quarterly transactions between eighteen and twenty-one; and, in a vast number of cases of the richer classes, will actually be effected by one. Putting the average number as paying quarterly, we should find that a pensioner on the National Fund on reaching seventy years of age would have made his payments in twelve transactions, while in an ordinary club they would have required no less than two hundred. This may show how much a smaller "loading" for management would be needed in the National Fund than some objectors imagine.

Another point is laid much stress on, which I must examine. It is that a compulsory deduction from wages will practically come out of employers' pockets. The thing might be argued if the compulsion were lifelong, and the masters compelled to make payment in proportion to the weekly wage of every man.

But this possible effect of taxing *all labour through all lifetime* could not be produced by taxing *a small part of the labour during a small part of the time*. For the persons between eighteen and twenty-one under compulsion (representing three years of work) would be unable to claim increased wages during those three years, being obliged to compete in the



labour market with the aggregate of all other wage-earners (representing forty-seven years of work), who would be free from compulsion, and have no grounds for claiming higher wages.

And it may be instructive to go further, and see to what a mere flea-bite such so-called taxation would amount. Let us take roughly fifty (*i.e.*, from fifteen to sixty-five) as the number of working years. The extent of compulsion (on wages of 15s. a week) would be a twelfth of the wage. Its aggregate therefore (if it all fell upon employers, which I deny), would amount to one-twelfth of three-fiftieths, or to a half per cent. on the entire wage bill, the effect of which would be to raise the general weekly wage by less than one penny per week !

Of course, it will be said that there are far fewer wage-earners in the later than the earlier years of work ; but against this may be set all wages earned before fifteen and after sixty-five, with *all the money of all workers at all ages* spent at present (too often quite vainly) in voluntary efforts at such a self-provision as my scheme would infallibly secure.

Another important practical difficulty which has been alleged against the introduction of the plan is *the risk of loss by malingering*. I have taken pains to show (and I trust conclusively, as this belongs essentially to the proper independence my suggestions aim at securing) that the fear of loss to the "Government may be set aside as an impossibility. So that, granting any conceivable amount of malingering to exist, the National Fund could never prove unequal to its financial engagements ; its very constitution providing the means of immediately redressing any possible deficiency which might arise. Yet it would be the rankest folly to argue that, because the National Fund might be theoretically illimitable, it should reasonably be allowed to provide a premium for universal fraud. Of course, every care should be taken to guard against this,



and I will admit to my objectors in this respect that the possibility of fraud by malingering is a good argument in favour of strict watchfulness over the administration of the fund, but no argument whatever against its establishment. For, if it were, unquestionably the same objection would lie against any friendly society or any insurance whatsoever. Even in our best and most trustworthy friendly societies serious fraud by malingering either does or does not exist. If it do, and be able to escape detection and punishment, it is evident that the scale of payment of such friendly society is framed on the expectation of having to pay for a certain amount of fraud; if, on the other hand, such fraud do not exist, it is unreasonable to assume that it *must* exist in a National Club; unless, indeed, in the nature of things, it be impossible for a National Club, in the funds of which every unit of our population is directly interested, to take the same precautions against feigned or avoidable sickness in its members, that an infinitely smaller organisation, such as the Foresters or Oddfellows, is able to accomplish with success.

Of course, whatever means the affiliated societies adopt as a safeguard against fraud might be adopted also by the National Club. It would be a mere absurdity to suppose that any man should receive his sick pay on demand from a Post Office clerk, without affording proper, usual, and indisputable proof of his title and of his sickness. Moreover, it must be remembered that in every case, and during every week of the sickness, a medical certificate of the recipient's state is the indispensable condition of his receiving aid at all. And if to this we add the fact that no man's sick pay, so far as the National Club is concerned, can be much more than half his usual earnings, we shall see plainly enough that the only encouragement to his fraud will be that given, not by the National Club, but by some supplementary society which is foolish enough to allow



him to make an additional insurance to an amount sufficient to tempt him to be dishonest.

Further, I will indicate a direction in which the existence of the National Club will tend to diminish sickness of the class which we may call *preventable*.

At present a member insured in any ordinary club, being debarred from receiving pay in cases of sickness caused by his own drunkenness and dissipation, can have recourse to the workhouse. With a National Club, he might still, in such circumstances, claim workhouse relief, but he should be compelled, on or before leaving, to earn and pay the cost of his cure, in default of giving security for its early payment. And this knowledge surely would have some effect in the diminution of much preventable disease, and possibly act as a check on much habitual drunkenness. It seems to me that these considerations, added to those already adduced in my former article—namely, the proved fact that the larger the organisation the less the average sickness, and the reasonable supposition that every man's having a direct money interest in the profits of the club would tend to expose and discourage fraud—may be held sufficient warrant for concluding, till something beyond mere assertion be adduced to the contrary, that no reason exists against a National Club being as well secured against fraud as any other.

Before leaving this point I will fortify my position by the following acute remark, given in his own words, by a simple working man :

“ Let me give you a strong reason—that is, what I have always considered such—why all the benefit societies of England should be brought under one head. Whatever might be said to the contrary, there is a great jealousy existing with the members of the different societies, and, I am sorry to say, not a friendly jealousy of rivalry which shall perform the greatest amount of good, but a green-eyed jealousy of each other's success. I have seen



an Oddfellow chuckle and display gratification at seeing a Forester imposing on the funds of his society; and, again, I have seen a Forester countenancing and winking at a Patriot guilty of the same dishonesty. Now, if they were all under one head, the Patriot would act as a check upon the Forester, and the Forester upon the Oddfellow, and so on, because they would all belong to one organisation, and each would be interested in the welfare and prosperity of the society. This, sir, is an idea I have entertained for many years, and God speed you or any other gentleman in bringing about this glorious and happy state of affairs for the sober, provident working men of this grand old country, England."

I am further asked how the case of apprentices can be met; that most of these are unable to earn money till twenty or twenty-one, and therefore that the scheme must fail as regards them. We must remember that apprentices forego the early earning of money in order to qualify them for trades in which they expect to earn far higher wages than they would do as mere labourers. These are exceptional cases, and might be exceptionally treated. When they became journeymen, at twenty or twenty-one, they should be required to pay up their arrears at a much faster rate than others—say, within a single year—and at a slightly higher rate, proportioned to the lateness of their payment.

Lastly, as to my plan not meeting to perfection the case of a vast mass of misery to the able-bodied caused by sudden loss of labour and unexpected disasters, I can only say that no system can; and that in this respect even our present poor-law may break down. If its machinery remained (as I assume) we could be no worse, and might be better off than now; the exceptional need would require an exceptional remedy; and there would be an incalculable amount more of private charity avail-



able than to-day for meeting the necessity. But besides this there would be a vastly larger number of men then than now, who would have learned by their early discipline the power of saving, and carried it on to make, what so few succeed in at present, not only provision for old age, or sickness, but also for a "rainy day."

And yet I hope, if another opportunity be afforded me, to show that National Insurance in unexpected ways would be really found even in this respect to go further on the way to obviate, and so to dispose of, this great difficulty than any other plan at present known to man.

But consideration for the space at my disposal and the patience of my readers compels me to draw, for the present, to a close. I have tried to meet every important objection which has been offered against National Insurance. I do not believe there is one amongst them insurmountable, though it would be overweening self-confidence to hope I had made all my readers share this faith. But it is no reason, in a matter of such importance as this is, because I fail to remove an objection, that many wiser men than I am, should fail as well. This at least I claim to have made out so far, that the change I propose *is not impossible*, at all events till far stronger grounds for the contrary opinion than any yet adduced shall be brought forward.

Let any reader of this paper compare the vastness of the good which the scheme would effect, with the small importance and logical weakness of the objections to it we have considered, and I think he will agree with me that we have a right to ask some better reason for having to go barefoot than that some day a boot-lace may be broken; or for having to sit always in darkness some better reason than that clouds occasionally obscure the sun.



### III

## ANSWERS TO OBJECTIONS

*[Chiefly extracted from Papers read before the Manchester Social Science Congress, Oct. 3, 1879, and the Winchester Diocesan Conference, Oct. 29, 1879.]*

ADMITTING the existence of national improvidence, a word must be said as to its cause. To say that English national improvidence lies in the nature of Englishmen is tantamount, if we regard improvidence as a mistake and folly, to say that Englishmen are born fools—a statement neither true nor acceptable.

The cause of national improvidence lies in the nature of things, not in the nature of men. Firstly, in the impossibility, at the present time, for any poor man to render absolutely secure the provision he attempts to make against destitution in sickness and age. Secondly, in the discouragement this fact exercises on persons who might otherwise make some effort at providence.

These are factors, indeed, in our national improvidence, but not main factors, for the difficulties exist in other nations where improvidence is nevertheless the exception, instead of the rule, as with ourselves. There must be something else in the nature of things to explain our improvidence, and that is to be found, not indeed in the purpose, but in the present operation of our Poor Law, which confers a legal right to relief on any individual who pleads destitution as a claim to public aid.

For the effect of a law establishing such claim is



to suspend the operation of a higher and older law, founded in reason and common-sense, and of such universal application as to have passed into a maxim, "*Self-preservation* is the first law of Nature." The British Poor Law has tried to contravene this law with the result which must ultimately follow every contravention of a natural law, and our deplorable pauperism is the logical result of that almost prescriptive error. Our system says to the wasteful, "Self-preservation is no law for you, though it may be for others, and though it must be for some, or we all should perish. You, however, who prefer improvidence, shall, in the exercise of British liberty, be preserved by other men, who, fulfilling the law of nature, and preserving themselves, shall, in addition, be made fulfil the law of England and preserve you." I fear no logical contradiction in pointing to this as the true cause of our exceptional national improvidence, of that appalling lifelong, hopeless spirit of beggarliness which is our country's curse. This is a strong expression and a painful one; but it is better for us to look upon the plain truth of the matter. The hiding of a wound from the surgeon's eye is not the first step towards its cure.

But, though I point this out, I do not suggest the abolition of our Poor Law, nor refuse to any man the right to relief in destitution which centuries of legislation have conferred. I would effect my object, not by depriving men of aid in destitution, but by raising them above the destitution which constitutes the claim to aid—instead of ignoring the claim I would abolish the claimants, and cut off pauperism instead of refusing poor-rates. Thus only do I propose dealing with the Poor Law, and by no destructive method. It is surely a different thing to let a man die of old age than to cut his throat.

With regard to the assertion that the wage-earning classes will oppose National Insurance, I might content myself by declaring its falsity in fact; my experience is altogether the other way. But I will



give a hint upon the subject which may be of use to hasty generalisers. We must remember that the question whether or no the wage-earning classes will view the acceptance of Compulsory Providence with favour is generally complicated by a want of simple preliminary definition. In common language we mass together under one classification all the men, whatever their conduct, who ever earn a shilling in the way of wages, and then vaguely guess at what their collective views may be. We wrongly class as one in condition and character (thence falsely assuming that they will be also one in opinion), two masses of men who differ really far more from each other in feeling, principles, and conduct than those who represent the furthest poles of poverty and wealth. Take, for illustration, the supposed and the real relation in which a thrifty, independent artisan or labourer stands to myself on the one side, and to an improvident artisan or labourer on the other. What is his generally supposed relation to me? I will put it in his own words (in the deepest seriousness, without one thought of indulging in the baseness of a sneer). He will probably say: "My relation to you? No relation at all, at best. You are by way of a gentleman; you belong to what *I* call the upper class—I to the lower. Your deserts are no higher than mine; I don't see why your position should be; but it is somehow, and I dislike it. And you are a parson, too; I don't care for parsons; I can't say what harm they ever did me, but I don't like them. In a word, we have *nothing in common*." And he turns round (for such is supposed to be his general habit) to the poor, thriftless, unprovided, perhaps half-tipsy spendthrift by his side, and says: "My relation to this poor man? Why, we are brothers; we work at the same bench, or in the same field: we belong to the same class; our interests, our feelings, our sufferings, our pleasures, are the same. There is true full sympathy between us; we have *everything in common*!"



Is this horrible picture of unreason true? Yes, if the invidious and false classification of all men as either rich or poor be persisted in; but no, a thousand times, if men be ranked into one or other of the classes, the provident and the improvident, to which they really belong. For then the thoughts of the provident artisan or labourer find a different expression; he says: "Though I never saw you who write this book, yet I think like you. I strive, like you, to be independent; I have gained, at whatever cost of self-denial, a home to shelter, food to nourish, clothing to cover, the wife and children whom I love; if sickness come to me, their bread is safe; and if I die, they shall not starve. If you, the man who stand, by money's worth, above me, are doing the same thing, striving in your place and your degree to be honest, self-denying, and independent, whether your home be big or small, your means be more or less, your name be high or humble, you have the same aims, the same hopes, aye, the same heart as mine, and, whether you be parson, prince, or potboy, in this one thing at least we are agreed, one thing we have in common—we are brother members of the true Independent Order of honest Englishmen!"

And may not, will not, such a man as this—of whom, thank God, there are thousands—turn to the poor representative of thriftlessness beside him, whose claim to kinship has been hampering his life, and say, "I utterly disclaim the dishonour of this connection. You may plane at the same bench with me, or plough at the same fallow; but your ways, your thoughts, your hopes, your prospects, are not the same as mine; we have no true interests, no true sympathies in common, and till you do as I have done, and till you are as I am—provident and independent—I refuse to be called by your name or counted in your class."

Let us follow this hint, and we shall have less difficulty in discovering the feelings of such English



wage-earners as have a claim to be consulted on such a matter as National Insurance.

I will now consider a few objections to the scheme ; and, firstly, the alleged *difficulty of contributing the required sum*. There are many persons who seem to regard the payment of 1s. 3d. per week during three years as a burden beyond the power of most young men to bear. This objection, in face of the facts that our annual drink bill is estimated at the sum of £140,000,000, and that the mere duty paid on tobacco exceeds by a million a year the entire cost of our pauperism, might be simply laughed to utter scorn, but that it has been seriously made by persons who think they have thought on this subject, and will be best disposed of by receiving a serious reply. We had present by invitation at one of our National Providence League committee meetings, two representatives of a large London Working Men's Club, who approved the principle of the measure, but one of whom argued, most temperately and intelligently, that though not impossible, it would be very difficult for young men to forego the amount required. We inquired of him, further, as to young men's ordinary necessary outlay, and found that he included in his estimate at least two shillings a week for amusement, or, in other words, that he held it possible for a youth to spend 66 per cent. more for pleasure in three years than the assumed impossible amount needed to secure his independence for life ! This statement, of course, settled the question of *possibility* of National Insurance, but I mention it more specially in order to point out that I never dreamed that young men should be made provident without any self-denial at all, which some people seem to think the only way to do it. On the contrary, I think the enforcement in early life of some quite serious self-denial to be one, and not the least by any means, of the moral blessings, aimed at by my scheme.

And, even for argument's sake, granting the diffi-



culty of paying fifteenpence a week during three years before majority to be immense, which it is not, parents who consider it so for their children may make it vastly easier, by teaching them to begin their task earlier, if possible in and from their first week of earning, but at all events before seventeen or eighteen years of age, when the law would apply its compulsion. Let me give a striking illustration of this from the other side of the globe. In South Australia the destitute children are boarded out till the age of thirteen; they are then licensed for service during three years, till sixteen; the employers feed and clothe them, and are bound to give wages, the first year of 1s., the second of 1s. 6d., and the third of 2s. a week, an average, in fact, of 1s. 6d. per week. One-fourth of this is given to the children themselves for pocket-money, the rest the employers are bound to pay into the savings bank to the children's credit, and this is the result, which I quote from the 1878 report of the Boarding-out Society of Adelaide :

“The wages, though small, are rigidly exacted. There is no escape from the payment of the balance into the savings banks; and all those who have been the three years at service receive their bank book with sums of from £6 to £8 to credit, often swelled by gratuities to a larger sum.”

Six pounds would represent three-fourths of the wages earned, even if the child served three years at no higher rate than 1s. per week; at the average wage of 1s. 6d. per week, even these poor little waifs at sixteen would have £9 to receive—enough to pay a National Insurance at sixteen, which would cost £1 more at twenty-one.

I do not wonder that, with such a possibility daily before their eyes, people in Adelaide should welcome the idea of National Insurance with enthusiasm, and that the *South Australian Register*, of



April 25th last, should devote, as it has done, column after column to advocacy of my proposal itself, and to suggestions for extending its advantages, as might easily be done, to all the colonies of Great Britain.

The following extract from an interesting paper put forward by Randle Wilbraham, Esq., chairman of the Congleton Union, in support of National Insurance, will give a very striking answer to the objection sometimes made that the sick-pay and pensions of 8s. and 4s. weekly would be insufficient to keep people from pauperism. He says :

“ In the rural districts of this Union, extending over the townships of Astbury, Odd Rode, and Church Lawton, there have been established since the year 1829 and 1830 two friendly institutions, one for females and the other for males, both having passed a satisfactory examination by the Government Auditor under the new Act, the elder, the female institution, having 285 members, the male institution having 284 members. There are thirty-two annuitants in the female club receiving 2s. per week, and 12 annuitants in the male club receiving in two classes 2s. and 3s. per week. The ordinary weekly allowance is 5s. per week in sickness in the female club, and 7s. 6d. and 5s. according to class in the male club, and in both cases the attendance of a surgeon and medicine. I have been from the commencement of these two institutions intimate with their working. *I have not known at any time a member to be on the books of the relieving officer.*”

I may add to this striking statement that, having had the pleasure of visiting Mr. Wilbraham, he begged me to question his relieving officer on the subject, who fully bore out the chairman's statement, quoted above.

I next touched the alleged objection of wage-earners to any deduction from their wages being made by their employers. This objection is two-



fold. Firstly, it is said they risk losing their money should their master fail. I answer, they run more risk now in trusting their master for a fortnight's wages than they would in trusting him for a quarter's insurance instalment. And besides, the law, in cases of bankruptcy, might give priority of payment to fractions of wages due to the Insurance Fund, as it does now to the unpaid wages of domestic servants.

The second side of this objection is quite wrongly urged against National Insurance. Wage-earners object to deductions from wages by masters for provident purposes being made a *condition of employment*, and, certainly, with justice, from their point of view. Since, however little intended, it limits the liberty of the wage-earner to leave his employment by a fear of losing the provision he has paid for.

But a payment deducted by masters, not for their own shop fund, but for the wage-earner's account in a public fund, could not be lost by the wage-earner changing his master, and its contribution would never become, in any sense, a condition of employment by any particular person.

I turn next to the alleged impossibility of getting employers to make the payments. Even were it their interest to obstruct a measure which would relieve them of a vast amount of poor-rates, they could no more refuse to pay the insurances than they can now to pay the rates. Besides, every wage-earner would be, by law, an inspector, and, by self-interest, a very keen one, of his own payments. Nor could employers evade it by collusion with the wage-earners, without rendering themselves liable to pay it twice over. We have seen the thing to be possible in South Australia, and must not assume it to be impossible here.

But, indeed, the difficulties alleged are only theoretical. One ounce of practice can outweigh them all. I cite an extract from a law of compulsory



insurance, by deduction from wages through employers, which, passed by the States of Jersey, May 1835, received the Royal assent in the following July, and has been in force for nearly half a century without complaint, difficulty, or abrogation, to say nothing of "impossibility," though enforcing compulsion, not as I propose, during three years of youth, but during every year and month and day of labouring life :

" Art. I.—Every captain of a vessel registered at the Customs of this island shall be bound to pay, each voyage, to the person duly authorised to receive such moneys, the sum of 7½d. per month for every sailor employed on board such vessel, for such time as he shall have been upon active service, the said captain being hereby authorised to keep back the said monthly sum from the wages of every seaman employed. *Fractional parts of a month to be counted.*"

Such having been the effectual law of part of the kingdom for forty-four years, none can maintain the impossibility of a far easier law being made effectual here.

Emigrants and immigrants form another source of objection. I see no reason why an emigrant should not claim his insurance in a foreign country. But the onus must lie upon him to prove his identity, his claim, and his condition. Of course the office would require the fullest proofs, the production of which would be difficult except in the immediate neighbourhood of a British consul. But the intending emigrant would have to estimate these difficulties as against the advantage he expected to gain by emigration. Of course in case of his return home he could always claim his pay.

Immigrants, on the other hand, as aliens, would be referred, on becoming chargeable to charity, to their own consuls. Should they wish naturalisation, their obtaining of it would, of course, be made



conditional on their paying their National Insurance like any British subject.

It is objected that the blind, lunatic, and imbecile, being unable to earn a living, could not pay an insurance, and that to make provision for these would, if attempted by the National Club, overburden its resources.

I reply that the whole number of these classes, in or out of asylums and under twenty years of age (not merely between eighteen and twenty-one), amounts to one in 2087 of the population. Supposing every one of these *absolutely destitute*, the cost of insuring them *gratuitously* in the National Club would raise its general rate by less than half a farthing in the pound, even putting out of view the fact that many of them die in the course of nature before reaching the age of compulsion.

But, it will be said, "These will be continually drawing from the funds." Granting this, but bearing in mind that the lives of imbeciles and lunatics are very far shorter than others, that very many persons born, or becoming, blind before twenty-one can earn their own living, and that many of both classes are owners of property, I think the allowance will be counted liberal which should make their general contribution ten times that of all others. This would make nearly one penny farthing in the pound, and raise the National Club rate from £10 to £10 1s. Need such a difference impede National Insurances?

I treat next an objection, the answer to which will, I think, tend incidentally to show some unexpected advantages likely to result from the proposal. It is objected that provision against destitution in sickness and old age only touches special points of pauperism; and it is asked how will National Insurance meet pauperism resulting from want of work, widowhood, and orphanage? Of course I might reply that the fact of a cough lozenge not curing the toothache does not prove it a worth-



less medicine. For my plan only professes to remove the pauperism caused by sickness and age which are certainties, not that caused by want of work or orphanage, which are only contingencies. But I will try to show how, even in these directions, compulsory insurance would tend to diminish the burden and misery of such contingent pauperism. With regard to the out-of-work point, such pauperism is only temporary, and might be relieved by way of loan, instead of by absolute gift. This would be a measure welcome to the honest wage-earner, as tiding him through a period of distress without branding him as a pauper, or sacrificing his manly independence; while, on the other hand, the prospect of having to repay advances would make the dishonest and wasteful less ready to apply for relief. As to widowhood, my plan includes women as well as men, so their treatment would be of the same sort.

We now come to the question of orphanage. National Insurance, securing every man at twenty-one years of age against want in sickness and age, would place him (and that, let us remember, for the first time) in a position to attempt a fit provision for orphan children. At present the monthly strain throughout all life to keep up his benefit club contributions places orphanage assurance out of his power. But the national compulsory insurance being paid and done with at twenty-one, a lad may learn that a little longer self-denial would enable him to secure himself further against the dreadful fear so few of us can measure, which haunts the married life of so many a poor working-man; that of having, when he dies, to leave his destitute helpless little orphans to the workhouse and the rates. If a young couple, themselves both provided at twenty-one years of age, knew, that by each paying into a national voluntary insurance eighteenpence a week for one single year before marrying, a sum of three shillings weekly up to the age of fourteen might be assured



for every child left fatherless, tens of thousands of women would make such a provision a first condition of their marrying, as tens of thousands of men would regard it as a first duty. And thus a large proportion of our orphan pauperism would owe its extinction to the national compulsory insurance which alone can place men in a condition to make that further provision.

I will now say a word as to objectors in general to the scheme. A very curious point in the controversy is that I find all my opponents make objections on behalf of other people. "The thing," they say, "is admirable. I like it, but J, K, and L will be certain to oppose it." We go to J, K, or L, and make the very same experience. "*We* like it," they say, "above all things; but you'll never get M, N, or O, to look at it for a moment." Let us remember that, though a man may give as confident an opinion as he choose of his own views, he is not necessarily the best interpreter of the views of other men.

This may help to silence those who cry: "No Government will ever bring forward such a measure. It is obvious to reply that a prophecy without an inspiration is only a conjecture at the best, but I think I can give this common cry a better answer still. We who would promote National Insurance are too practical to ask any Government to introduce the measure. Government, whether Whig or Tory, has plenty to do in fulfilling its proper function without troubling its head to make experiments. The proper function of Government is to do the will of the nation. *Therefore our practical course is to get the nation, not the Government, to think out this subject of National Insurance and to express its will.* For a coachman, who will scoff at the notion of taking out horses and carriages in the finest weather at a stranger's summons, must turn them out, hail, rain, or snow, and drive where he is told, when he gets his master's orders.

Therefore our common-sense course is to act upon



the nation, that is, to instruct public opinion and to get men's mind set upon : 1. The reason of the thing. That they may say, " This thing may be." 2. On the justice of the thing. That they may say, " This thing should be." 3. Upon the need of the thing. That they may say, at last, " This thing *must be !*"

" But," cries another objector, " reasonable though all this be, and I have not one argument to urge against it, you must fail if you go to the nation, for the nation will never stand it." I ask who constitute the nation ? Men like himself. And see his dilemma. He either considers himself wiser than the rest of the nation—to accept what they must reject ; or more foolish than the rest of the nation—to overlook objections that must influence them.

Before leaving the subject of objectors, I would warn adherents of my proposal, not against considering objections, which should be cheerfully confronted, but against assigning undue importance to the position of those who make them. No official, for instance, is *ipso facto* infallible, however acute, and his judgment may be warped by his office so as to make him highly overestimate the relative importance to the whole question of some one point he may be most conversant with. For example, a Poor-Law inspector may shake his head over National Insurance as a mistaken idea ; but this will probably be because he thinks only of dealing, as he is accustomed to do, with actual paupers, while National Insurance aims at something vaster, namely, at saving men from ever coming at all under the cognisance of the Poor Law and its inspectors. And an actuary here or there may say, " The thing must fail, for Mr. Blackley's rates of payment are too low." Be not discouraged ; if the thing be good in itself, an actuary may teach us to set the rate a little higher, but certainly not to overthrow the proposal. And persons interested, whether as secretaries, actuaries, or members of present benefit clubs, may



condemn the whole idea, from only looking, and that all too cursorily, at its possible bearing on their own small institutions: but National Insurance looks over a larger field; its main business is not with the provident, but with the improvident; not with present members of clubs, but with the vast majority, who will never enter any club at all. Remember, then, that the very position of all such objectors, instead of increasing, really diminishes (by the possible imputation of self-interest) the weight to be assigned to their authority.

For the rest, I hold strong confidence, justified by the daily adhesions to the plan, that this subject, once set going, will push its way. Its principle is unassailed, and no one yet has ventured to impugn its vast potentiality of blessing. We have, of course, against us, the natural forces of ignorance, indolence, and prejudice. Shall we yield to them? No, not for an hour. We have better work to do—to crumble down these forces by enlightening the ignorance, by galvanising the indolence, by dispelling the prejudice. We have truth, logic, justice, humanity, and time itself, upon our side. And something more besides, of marvellous account—good English common sense.

In the name of all these, I confidently appeal to thoughtful men to give fair play to this important topic; to study, not to scout it; to mend it, not to murder it. And I will end by saying that I look upon my indulgent readers, not as critics so much as counsellors, and know that I shall not be thought too bold in claiming their generous sympathy for what is, at least, in all men's view, a very great and very pressing cause.



## IV

### NATIONAL IMPROVIDENCE

*A Sermon preached in Westminster Abbey, on Sunday,  
Sept. 28th, 1879.*

“Now, therefore, thus saith the Lord of Hosts, Consider your ways. Ye have sown much and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages, earneth wages to put it into a bag with holes. Thus saith the Lord of Hosts, Consider your ways.”—HAGGAI i. 5-7.

THERE are always people to be found ready to limit the liberty of the pulpit; and in some directions their purpose may be right. The preacher who takes advantage of an audience assembled to gain some guidance on the way to heaven, in order to distract their attention and excite their feelings on merely party politics, is a man false to his function and wasteful of his opportunity; his discourse is a mistake as a sermon, or he himself is a mistake as a preacher. And this truth is so generally accepted that we find all party politics, as a rule, excluded from the pulpits of the Church of England.

Much the same thing may be urged with regard to social politics, so far, at least, as their discussion tends to cause disunion and debate, and as the points discussed have no immediate necessary connection with the religious business of all Christian people, with the leading of a holy life, the dying in a hopeful death, the entrance into endless glory through the merits of our Lord. Thus, however good in their own way such topics as secular education, improved sanitation, purity of election, and so forth,



may be, we have no revelation making any one of them a Christian duty, and, as a rule, their advocacy or rejection is felt unsuited to the pulpit.

This objection, however, cannot be fairly made against the pulpit treatment of that branch of social politics, National Improvidence, the sin, the prevalence, and the moral hurt of which I wish to bring before your minds to-day, while trying to direct you to a possible remedy for much of the harm it causes to our moral nature, and of the hindrance which it really opposes to our national progress in religious life.

And surely the text I have chosen may be held to justify my handling of the subject. The Jews referred to in it had apparently all things they needed, and yet they were discontented and unprosperous. These words were not merely spoken by Haggai, the prophet, to Zerubbabel, the governor, as a matter of private individual counsel, as a bishop might speak to a prime minister; it was the Lord of Hosts Himself who spoke to His own people, and imposed upon them as a universal duty to look keenly into their social politics in order to learn why they were unhappy, dissatisfied, and anxious. It was God Himself who began and ended this special exhortation with the solemn words, "Consider your ways."

You will see the whole subject treated is National Improvidence. The means of life were abundant and yet men were dissatisfied. And so it is with us in England, with this one difference, that the National Improvidence of the Jews here spoken of was a punishment of their neglect of God, while our National Improvidence is a hindrance to our true approach to Him as a nation. The busiest, most energetic, most eager race of toilers in the universe, we send our ventures far over all the globe, and sow our means to multiply a thousandfold. The richest nation in the universe, we yet show within a stone's-throw of our greatest hoards a ghastly and shameful



contrast of the most appalling poverty and destitution conceivable by mortal man. While this exists, do not the words of our text apply to us—"Ye have sown much, and bring in little"?

Again, when we look, as thoughtful men must do, on the enormous waste of means and comfort caused by our national self-indulgence, and the absolute want and almost starvation resulting thence to millions of our fellowmen; when we think of the growing and appalling passion for destructive drink, which, while it wastes each year forty million bushels of grain,<sup>1</sup> which might feed the people, in making the useless liquor which poisons them instead, leaves them each year with a rage of thirst not only unslaked but growing,<sup>2</sup> must we not see a wonderful description of our present state in this other thing which God tells us to consider—"Ye eat, but ye have not enough; ye drink, but are not satisfied with drink"?

And when we look a little further into our national condition, noting that though in England, in almost every branch of industry, the day's work is shorter, and the day's wage greater, than in any other country in Europe, yet a huge proportion of our fellow-countrymen who look forward at all, are looking forward to living on forced public taxation (not on Christian alms), and dying poor and dependent, scantily fed, meanly clad, and lonely, in a workhouse, the words come home to us with shocking bluntness, but with incontrovertible truth—"He that earneth wages, earneth wages to put it in a bag with holes."

I have said I would consider first the sin of National Improvidence; and to do this I must refute a very

<sup>1</sup> In delivering my sermon I gave seventy-five million bushels, the actual amount *used*. That it was all *wasted* was, of course, my individual opinion then and is now. But I readily, in concession to an indignant critic, modify the statement; even he will not say that there is *no* waste, nor that *half* the liquor made is really needed; and the amount now given suffices for my argument.

<sup>2</sup> The amount of spirits consumed per head of the population is about fifty per cent. higher now than fifteen years ago.



common but mistaken notion, that Bible teaching generally is opposed to worldly notions of prudence. Men quote our Saviour's words, "Take, therefore, no thought for the morrow," without our Saviour's context. His object was to prevent their letting care for providing earthly things cause them to neglect providing heavenly things. He never said, "Seek ye first the kingdom of God, and become materially destitute," but "Seek ye first the kingdom of God, and all these things, which the Gentiles also seek, shall be added to you." The same voice which sent forth the disciples without money in their purse at one time (not to teach them that the having of money was a sin, but to show them that God would provide His labourers' hire), was the same voice which gave to the same men a different instruction in different circumstances, and said, "*Now*, he that hath a purse let him take it, and likewise his scrip." It was not because Dives possessed, but because he misused, wealth that he was tormented; nor are we taught that had he chosen to squander it all away and live in beggary he would have gone to heaven for so doing. Part of the blessing of Abraham, of Isaac, and of Jacob, actually consisted of worldly goods and comforts: and we are told expressly that Job's possessions after his sufferings were double of what they were before, a proof that "the Lord blessed the latter end of Job more than the beginning."

So much from the New Testament and from the Old to show that the possession of competence is not a crime. Our Saviour's blessed words to which I have referred teach us, indeed, to depend upon God for health and strength and means of support, but nowhere teach us to regard a life of beggary as an exercise of religion, or the cultivation of destitution as a moral duty of man.

No, but far more than this, our blessed Saviour shows us waste to be wicked, and wilful destitution a sin, not merely as being an offence and trouble



to social politics, but as an iniquity against the honour of God, who in ordaining that man should eat bread in the sweat of his brow, has laid on every man the duty of self-provision. How plainly the Lord teaches this in the parable of the Prodigal, whom He puts before us as a sinner repentant for an unquestionable sin, not as a saint successful in a confident presumption. For He makes the prodigal confess, first the moral, and then the social wickedness of his waste in the words: "Father, I have sinned against heaven, and before thee, and am no more worthy to be called thy son."

The religion of Christ, as set forth by His inspired apostles, carries on this teaching, and points to the sin of improvidence in no measured terms. They never contemplate a state of things in which men shall expect fellowmen in every case of need to supply all their necessities. They teach, as our Saviour did, dependence on God, but not on man; and, indeed, if this last were Christian duty, and all the world fulfilled it, the human race would die of hunger in a year. The apostle who could, and did, give up all things for Christ's sake, worked with his hands that he might be chargeable to none, and boldly denied the very name of Christians to improvident men. "If a man will not work," he says, "neither let him eat." And again: "If a man provide not for his own, and especially for them that are of his own house (and how could a man do this without providing for himself?), he hath denied the faith, and is worse than an infidel."

So much for the *sin* of Improvidence and wilful dependence. I come next to examine its prevalence.

And let me note that here I am speaking, not of individual improvidence,<sup>1</sup> of which examples may be

<sup>1</sup> The extravagant error has been made of calling this sermon a censure of the poor. It is only just by the false classification which I have laboured to expose further on that any such preposterous conclusion can be reached. The above paragraph puts it plainly that it is *National Improvidence*, for which we are



found everywhere throughout the universe, but of National Improvidence as it exists in England, without a parallel in all creation.

It may be said, of course, that this statement is an assumption ; that to predicate of this man or that man whom we pass in the street that he is improvident or unprovided, is to dogmatise on a matter of which we know nothing, since a man of mean appearance may be the owner of thousands of pounds. This is true ; but there are safer places than the streets from which to draw my proof. We have here in England a ghastly list which no other nation in the world can equal, in proportion to population, of more than seven hundred thousand persons depending for their daily bread not on their own exertions, past or present, not on the Christian charity of the rich, by any means, but on the forced taxation of the provident of all classes, high and low alike.

And this compulsory levy reaches year by year from seven to eight million pounds of money, the paying and the spending of which alike are barren of blessing or of good. The pauperism of England is at once the plain measure, and the deplorable illustration, of the improvidence of England, and testifies both to a national neglect of Christian duty and its inevitable Nemesis of misery and wrong.

For our poor-rate is no charity ; it blesses neither him that gives nor him that receives. The payer loathes the burden, not from a sense of covetousness, but from a hatred of injustice ; and the pauper claims as a right the insufficient dole which only prolongs his life by prolonging his misery, and which

every one responsible, which my sermon assails. I do not dream of undervaluing the present gallant efforts at independence made by thousands of poor men. It is the too frequent failure of these efforts, from no fault of the men themselves, which makes me cry out. The providence of the poor, but independent-minded, working men under present circumstances, is as noble, as praiseworthy, and as wonderful to me as the improvidence of the wasteful is deplorable and sad.



keeps him still the very poorest of the very poor, joyless, friendless, hopeless till the end.

It does not require much examination to see how deeply this inoculation of pauperism has infected the whole spirit of our nation. Our plan of compelling the provident to add to their own burden the support of the improvident has taught multitudes to regard all providence as a folly, and to waste every shilling they receive.

You will find this illustrated by our very language. We speak now of "savings," "savings banks," "saving habits," where other nations speak of "sparings," "sparings banks," "sparing habits"; but we find no such use as our present one of the word "saving" in our Early English, or in our Bible translation. It was only after our English law had committed the great error of establishing our pauper system that all "gains" came to be instinctively regarded as only earned to be wasted and lost, and, in proportion as they escaped that destiny, were fitly spoken of as being "saved"!

Is this enough to say, in illustration of the prevalence of improvidence at the present day? Is it sufficient to point, as I do, in no spirit of taunt or unkindness, but of heartfelt pity, to hundreds of thousands of hopeless poor who are paupers now, to the millions who, as a matter of mere arithmetic, in ten years' time will have joined their ranks, as proof of the prevalent disease of improvidence among us? No, my brethren, I must say something more. In this very house of God, this very day, there must be a percentage of men who, though they be well clad, well fed, well sheltered now, know, in their very hearts, that by some want of Christian self-denial, some yielding to unchristian self-indulgence, some conscious neglect of the Christian duty of providing for themselves and those depending on them, they may remember my words when one day they have to pass the workhouse-door themselves, claiming their woeful privilege of pauper life and pauper



death and pauper burial, from the hard earnings of many an honest, toiling, independent man, on whose position as compared to theirs they may be looking down to-day. So great, so widespread, and so sad is the national sin among us of improvidence.

But, it may be said, if men choose it so, if they set present pleasure which they can enjoy against future want which they may not live to suffer, who has a right to complain? My answer is, that every just man in the nation has a right to complain, not, indeed, of present paupers, for they are too distant to hear and too miserable to resent our murmurings. And, besides, they are not to blame, they only follow the natural teaching of our faulty law, which for three centuries past has been trying to falsify the maxim that self-preservation is the first law of nature, and has naturally failed in the attempt. The spendthrifts of to-day, the paupers of to-morrow, are in the exercise of their strict legal rights; our blame is not for them; it is, firstly, for the law itself, which is, indeed, an abstraction, and cares nothing for our censure; but, secondly, for ourselves, for the nation, that bears instead of mending a law that is wrong in its principle, harsh in its practice, unjust in its execution, and unchristian in its effects.

This last I have to prove, in order to justify myself as a Christian minister, for treating such a matter in the house of God.

If I have shown that individual improvidence is sinful, it follows that National Improvidence is a national sin. But I am now concerned to indicate the real moral harm it does. Firstly, it dooms thousands to degradation, misery, and joylessness, who, but for our national teaching, might be happy, self-provided, and independent. Those whom a Christian nation should encourage to "owe no man anything save to love one another," we teach to owe everything to other men and yet to hate the very people to whom they owe so much. If such



exceptions be known as an indoor pauper happy, or an outdoor pauper satisfied, it is not that our system is good, but that here or there a poor man or woman is better than our system.

But this is a trifle compared to the chief moral harm our pauper system works. It creates a new class in our State which confuses our whole social order, and does the work of Satan in awaking and fostering immeasurable social discords. There was a time when a fair classification might be made of all men into rich or poor, by comparison of their possessions. But such comparison implied that every man possessed something. "The poor ye have always with you," our blessed Saviour said, "and when ye will ye can do them good." But He never meant the pauper, established and endowed by law, whom our bad teaching tempts to destitution, and to whom, as a class, no good can be done. In former times the rich had much and the poor little, but there was no class created by law who in the very nature of things should possess nothing at all. And the effect of this intrusion of a new class is to produce a wrong classification, from the error of which springs the main part of all our bitter, godless class hatred, variance, emulation, wrath, strife, seditions, and envyings.

For though the working-man, who for dear independence' sake does his Christian and social duty and lays by a few shillings week by week, be really a rich man and a capitalist compared to the pauper, not yet in the workhouse, who starves his wretched wife and little children while wasting his earnings in the public-house, yet these two classes have come to consider themselves as one, and to feel a common ill-will against all other ranks of men who seem securely provided. And how is it that the thrifty, honest-hearted workman submits to the dishonour of such a connection, which we should think he would repudiate with indignation? There is a sad reason for it. He knows that he has no true security



for his savings or his work ; that sickness and old age may come upon him ; that the little store he has hoarded may be spent, the club he has trusted may fail him in his need, and he himself at last be forced to share the workhouse dole with those very thriftless paupers, whom, though without one true thought in common with him, he learns to miscall, for this unhappy reason, the men of his own class. He accepts their fellowship, their brotherhood, their discontent, their blind complainings ; and feeling bitterly that something must be wrong, though unable to understand the source of the error, lays all the blame, with hasty hatred, on the classes which may, indeed, possess more money than himself, but yet have far closer sympathy with his habits, his hopes, and his aspirations than the wilful spend-thrifts whom the honest working-man so blindly calls his brothers and his friends.

<sup>1</sup> I have thus tried to show you the sinfulness, the prevalence, and the injury to our social peace and our Christian character caused by improvidence in general, and by our National Improvidence in particular, as fostered by our well-intended but unhappy law, which, compelling the provident to support the improvident, demoralises one part of the community while robbing the other. I have tried, in the words of the text, to show you one reason why "ye have sown much and bring in little ; ye eat, but ye have not enough ; ye drink, but ye are not filled with drink : ye clothe you, but there is none warm, and he that earneth wages, earneth wages to put them in a bag with holes." But if God lead us thus in the text to "consider our ways," it is not merely that we should see them to be wrong, but that we should study how to mend them. And, therefore, I will conclude by offering, in all sincere humility, the suggestion of a remedy for part at least of that National Improvidence which keeps us

<sup>1</sup> Most of the following, to the end of the sermon, is quoted in Chapter IV. of the Biography, pp. 17-19.



so much further than we should be from carrying out, as a nation, the declared will of God.

If our law compel at all, its compulsion should be just, and its compulsion should be wise. The nation provides now for men when they become paupers, whereas it should provide that they should not become destitute at all. A man provided securely against destitution lives a life of hopefulness; a man allowed to fall into pauperism lives a life of discontent and despair. In early manhood, when youths have only themselves to keep, they earn enough to make easy provision against want and sickness in old age. They waste that golden opportunity because they know the law will compel others to provide for them. Why not then make every man bear his own burden and provide for himself? Why not apply the compulsion at the right time to the right persons, and, for their own blessing and independence' sake, compel the inexperienced youths of every class to make provision in their early, easy, healthy times for need, and want, and sickness that must come as years draw on? Thus, and thus only, can we see a way to give every man security, providence, and independence, to range us all upon one side as citizens, to prevent prodigality which no later steps can cure, to allay discontent which no other measure can appease, to remove the stumbling-block our nation has ignorantly placed in our Christian course, to give peace for strife, plenty for want, brotherhood for hatred, sympathy for suspicion, and even wealth itself for woe.

My Christian brethren, I have done. Forgive me if, in bringing before you an unusual subject, and offering you what may seem a startling suggestion, I have hurt any feeling, or offended any prejudice. I do not ask you to agree with me, but only to think as fellow-citizens and as fellow-Christians of what I have been bold to put before you. It is one direction in which I would ask you to apply the words of the text: "Thus saith the Lord of Hosts, Consider your



ways." I leave the subject to your prayerful, earnest thought, convinced that you will every one be working in the cause of Christ for the good of men, in seeking for some means of uprooting from our midst that National Sin of Improvidence, which is the foreigner's scoff, the statesman's perplexity, the wise man's wonder, the good man's sorrow, the just man's hate, the rich man's shame, the thrifty man's grievance, and the wasteful man's despair.



## V

# INDEPENDENCE v. PAUPERISM

### A NATIONAL CURE FOR A NATIONAL CURSE

As this is believed by many thoughtful men to be a matter of grave personal importance to every Englishman without exception, you are earnestly entreated to take the small trouble of carefully reading the first two pages of this paper before throwing it aside.

National Insurance proposes to diminish (and, in proportion to the fulness of its adoption, to extinguish) pauperism and poor-rates, in a manner advantageous to every man. To ratepayers, by vastly reducing rates; to persons otherwise likely to fall into pauperism, by rendering them secure against destitution and independent of rate-relief, in all times of sickness and old age.

It proposes to correct our present unjust and hurtful law of Compulsory Providence, which compels every man who provides for himself to provide besides for the wilfully improvident, by introducing a just and salutary law to compel every one to provide for himself, as he ought and easily may.

Considering that men supporting wives and families earn very little more than young men who have only themselves to keep, it assumes that (with very few exceptions) the young can afford, by laying by a small weekly sum, to accumulate £10 by the time they reach man's estate. It shows :

I. That that sum, if levied from every class, as it should be, and secured by the nation, would give to every wage-earner a safe provision against destitution in sickness and old age.



2. That such provision made by each man's own money would be a matter of right, not of beggary ; that each person might claim it when sick or aged, *without being otherwise destitute* ; that it would make every one really independent, instead of leading and leaving vast multitudes to pauperism and degradation.

3. That it would vastly bless the honest, thrifty working-man, who hates and dreads pauperism, by affording him in the earliest, cheapest, and safest possible way such a provision as would aid his proper advancement in life, and give him peace of mind with regard to his future, now constantly imperilled by the insecurity of his benefit-club.

4. That by securing such provision to the improvident man he would be kept from pauperism and its hopelessness in very spite of himself, and given the opportunity of becoming a self-respecting and independent citizen.

5. That nine-tenths of the money invested in such providence would really be rescued from waste in the hands of inexperienced youths.

6. That the amount of pauperism would be enormously, and its cost in the form of rates very considerably diminished.

Many men who profess to be independent know perfectly well that if a few days' or weeks' sickness come upon them they must beg from the parish for relief, and must enter the workhouse when they grow old. They must be paupers.

And not one likes the notion. Parish pay keeps a man from starving, but does not make him happy ; it sustains, but does not bless his life ; and it must, in treating the best man as it does the worst, really make him suffer most ; since having to ask rate-relief hurts the feelings, and often breaks the heart, of a good man, while a bad man feels no shame in beggary.

We should have no paupers but that men fail to



do their natural duty of providing themselves against want. That the duty is natural every one admits ; that its neglect is permitted is the fault and curse of the nation. For, if every man did this duty as he can and ought, poor-rates would not be wanted except for destitute orphans. If poor-rates were not wanted, there could be no paupers. If there were no paupers, all would be *independent* of rates.

Every honest man longs to be independent, and tries to provide for himself ; but as things are now he has no real certainty of success. To insure a moderate sick-pay and pension in an ordinary benefit-club costs a man nearly twice as much as National Insurance in a National Club would ; and could never make him so safe as National Insurance, for his club might break after he had paid in for many years, and leave him a pauper in the end, while the National Insurance, having a National Security, could never break while England was a nation.

But such a good, safe, cheap provision as this can only be made by a law being passed to establish it. Such a law does not exist now. To create such a public opinion as may call it forth is the object of the present paper.

Thousands of honest men become paupers every year because they have put their savings into unsafe clubs, and lost their whole provision. What can cure this but a National Club which gives a National Security ?

Thousands more make no provision, and become paupers when sick or aged, because they have known so many clubs to fail that they distrust all. What can cure this but a National Club which none can distrust ?

And thousands become paupers at last because, though they may have paid into a club for many years, they have not money enough in bad times, or when out of work, to keep up their payments, and so they drop off and lose their provision. What can



cure this but a National Club, which receives all the contributions in advance ?

And thousands more fail because young men refuse to join clubs containing many old members, and so the supply of funds is cut off and the clubs break. What can cure this but a National Club, into which *every one* must pay once for all, and which can never run short of members ?

And thousands more leave their club and lose their provision by removing to a distance for work. What can cure this but a National Club receiving and making payments at every Post Office in the kingdom ?

All these great difficulties in the way of honest men's making a secure provision would be removed at once by National Insurance.

Next we come to consider men who are dishonest, so far as making no effort at fulfilling the duty of providing for themselves. Because our present law shows them that they may waste all and then make the thrifty support them, they exclaim, when urged to save : " Oh no ! we need not deny ourselves ; we will spend all ; gone is gone ; we don't mind being paupers and beggars by-and-by, and dying in the workhouse. The most we think of doing is to pay a few pence into a funeral club. We may be ashamed after death of being buried by the parish, but not, during life, of being fed by it. All the saving people *must* keep us. Though we may often waste as much in half a year as would have made us independent for life in sickness and old age, we don't mind. There's no law to make us save if we like to spend ; and there is law to take our thrifty neighbours' savings from them and their children to feed us with when we come to want. Pretty fools we should be to do for ourselves what the law is kind enough to make other and better folk do for us ! " Is not reasoning like this, which is general, a shameful thing to be, as it is, in the minds and mouths of millions ? Is it not base, iniquitous, im-



moral? Yet who can blame such people? for they but follow out the plainest teaching of our present law.

What, then, can cure this festering iniquity? Only a better law, establishing the principle at least of National Insurance, which would henceforth make all members of this unhappy class pay their own share, without damage, suffering, or hurt, and yet with the effect of making every one of them better, happier, and richer than before.

National Insurance, then, proposes that (with certain obvious exceptions, such as apprentices, imbeciles, &c., to be specially dealt with) every individual in the nation, before reaching 21 years of age, should be required to pay a small weekly sum to a National Fund, which should, in return for a completed payment of £10, assure him till 70 years old 8s. a week while hindered by sickness from earning wages, and 4s. pension for every week he lives after 70 years.

Let us note what good this would do to each contributor of the thrifty and independent class.

1. It would take away his sense of wrong in being forced to pay for the support of the wasteful, whom he sees, on his right hand and his left, earning as much as himself, and wasting it as fast as it comes.
2. It would really save him all expense after the age of 21, in paying monthly throughout life for benefits equal to what National Insurance would secure.
3. It would save him eventually the greater part of the poor-rate, which he is, or may be, called upon to pay.
4. It would increase his comfort by raising wages, as it would leave a larger wage-fund.
5. It would deliver him from all the haunting dread of final pauperism, which causes much distress of mind to thrifty men at present.
6. It would make the receipt of his insurance easy at all times, by means of the post-office where he lives.
7. It would save him from the risk of losing his insurance by inability to keep up his payments when out of work.
8. It



would enable him to feel that in sickness or old age, he would be supported by his own money in his own house, as a man independent of beggary or charity, and without having to break up his home and die, as a pauper, in the workhouse. 9. It would give him his own self-made provision at little more than half the cost at which any ordinary benefit club, if sound, could undertake it. 10. It would leave him the money he spends now every month for sick-pay and pension to spend on better food, better clothes, life insurance, building society, provident dispensary, or whatever he will.

Let us further note what good National Insurance would do to the class who are now wasteful. Besides all the general advantages it brings to the thrifty, it would give the wastrel an opportunity of becoming thrifty himself. A thriftless man is always a pauper in spirit (or want of spirit) at least. He knows that a few days' sickness may drive him to sell the little he has in the world, and go, a hopeless pauper, with wife and child, to the workhouse; and that he may never be able again to set up a home for himself. But if he have, with his own money, made a secure provision against need in sickness, he will feel both independent and hopeful. For he cannot become destitute, and therefore cannot become a pauper. And apart from all feeling of self-respect, National Insurance will improve his condition; for surely the provided man is better off than the unprovided; the Have-something is better off than the Have-nothing.

It will be granted at once that an insurance guaranteed by the nation, which can always require sufficient money to be paid in advance, and which, therefore, would be always financially secure, may be called as safe an investment as any in the world. If, however, the common saying be true, that the better the security the higher the cost, the question will naturally arise, "How can this perfectly safe club be so incomparably cheap?"



We answer, the necessary money will be, all and always, paid up in advance. The greater part of it for sickness will have twenty-five years, and every halfpenny for pension fifty years, to accumulate in at compound interest before being wanted; and every one, rich or poor, of every class, will have to pay in, while many will never require to draw out. Therefore, though so wonderfully safe, it can afford to insure at little more than half the cost of present clubs, whose funds are only contributed in small and uncertain instalments, lie at interest but a very short time, and are liable at one period or other to be drawn upon by every one who contributes.

“What,” it will be said, “will all the rich under twenty-one have to pay in too?” Certainly; why should they not? A rich man *may* come down to wage-earning by losing his property (as many have), and *may* become a pauper. If the law compel one man to insure, it must compel every man. It is shameful enough now that the provident poor are compelled to support the improvident; it would be far worse if all poor men, being made provident themselves, should have to support the improvident rich. Besides, paying to the National Club would not hurt the rich; they would soon save the money in poor-rates; and, if they ever came down, as some have, to wage-earning, they would be independent of poor-rates themselves, whatever happened.

Thus National Insurance would really confer a benefit on every one of every class.

“Surely,” one might think, “if men were taught the advantage of the system, they would join the National Club of themselves without compulsion.”

We cannot believe it; there would still be many unwilling to join; and, unless every one joined, the club could not be established on the proposed basis, and the desired good would not be done; those who chose to be paupers would still get rate-relief, and the proposed National Club payment would not support it unless all joined.



Therefore National Insurance must be a club, not that any one *may*, but that every one *must* join.

"But that is compulsion," we will be told; "the nation will never stand it; a new thing like Compulsory Providence can never be introduced."

IT IS NO NEW THING. *England has had Compulsory Providence for centuries*, and the nation has "stood it" in a way that no other nation on the face of the earth would submit to. For our present law provides for the wasteful—that is Providence—and does it by compelling the thrifty to pay rates for them—that is Compulsory Providence; and the sin of it is that the compulsion is all exercised on the wrong men, which is unjust. On the other hand, National Insurance would provide for all—that, too, is Providence—and do it by compelling each man to pay for himself—that, too, is Compulsory Providence; but it would exercise the compulsion on the right men, instead of the wrong ones, which is just and fair.

And our present system is not only bad because its compulsion is excessive, but because its providence is excessive too. It provides too much, for *it provides paupers to claim rates* as well as rates to support paupers; it creates more misery than it relieves, for if the wasteful did not know that the thrifty must keep them, they would provide for themselves and not become paupers.

This may be enough to show that National Insurance is morally better than our present system. Even opponents of some details of the scheme admit the justice of its *principle*, and say the measure would be great and good if only it could be done.

Why should it not? You may say, "The people would not stand it." We answer, how do you know this? If you, who are of "the people," think the proposal good, what right have you to assume that most of your countrymen have less discernment than yourself, and will be certain to reject it?

But some men will object, and say they prefer not



being compelled to pay in. The answer is easy ; no one wants to compel them. No one whom the law regards as a *man*, that is, over twenty-one years old at the introduction of the measure, will ever be compelled to pay in at all ; for such, till they all die out, the old law may still remain in force ; the compulsory act would apply to no one over age. This being so, and no *men* being included in the proposed compulsion, no man will have any ground of complaint on his own account, and can only rejoice in the provision this plan will secure to his children.

And certainly, even if our law paid any regard to the opinions of inexperienced young folk under age, none of the minors (who would be the only persons compelled) would have any reason to complain. The law even now prevents rich and inexperienced young men from squandering their property before they come of age and know what they are doing ; and why should not the law do the same kindness for *all* under age, not for the rich alone ?

More than this, the young folk to be compelled will never object of themselves to doing what they know to be the law, and obeyed by all older than themselves ; they would have no sympathy in their resistance from the vast bulk of the nation, who had done what they themselves might try to evade ; and they need not even be asked their opinion on the subject, any more than the opinions of minors were asked as to introducing Compulsory Education.

"Still," it may be said, "there will be some, who cannot be got at, who will be paupers at last. All in fixed employment may have the needful amount paid in by deductions from their earnings, but young folk in what is called 'undefined employment' could not be compelled." We answer, their number, even supposing every one of them fool enough to resist a law which would plainly do him good, amounts to 1 in 660 of the population ! To refuse National Insurance for fear of the resistance or evasion of such



a fraction would be as wise as to give up railway communication because some time or other a straying calf might charge against the engine of an express train. No, the will of a great nation and the working of a great measure could never be frustrated thus; if the law be made the money will be paid, just as all other salutary compulsions effected by law are submitted to and welcomed, and finally blessed, even by those who once objected strenuously to their introduction.

Once more, it may be said that the loss from pretended sickness would break down the National Club. The answer is: 1. The National Club would be the only one that *could never break down*. If the law could always compel enough money from the members who must enter, to keep up the necessary cost, its solvency is certain; 2. It is a matter of positive proof now that in the largest clubs there is the least imposition; and, 3. There is no reason why as much caution against imposition should not be used by managers of the National, as by managers of any existing club. For present clubs either are able to prevent, or to pay for, imposition, and the National may do the same.

We touch and answer briefly a few other questions: 1. That the sum assured will not be sufficient. It will be sufficient for many; those who think it too little will be perfectly free to insure for more. 2. Apprentices earn next to nothing before twenty-one, and how can they pay in? They forego wages in apprenticeship to earn far higher than labourer's wages afterwards; and may be permitted to pay a little later, but at a faster rate than others. 3. The sum paid in may not prove sufficient to secure the benefits promised. Then the law may raise the rate to future contributors. 4. Or, the sum may prove too much. Then each contributor may have some money returned to him, and the future general rate be lowered. 5. Or, it would be a tax on all labour. Certainly not, if only levied on a small section of the



employed ; and, even if it were, it would not raise the general wage rate quite one penny per week. 6. The plan may ruin present Benefit Clubs. Never ; for if they be sound ones, they will not fail their present members, and will be wanted for additional insurances ; if, on the other hand, they be *not* sound (and comparatively very few are secure), they must break in the end whether we have National Insurance or no. On the other hand, National Insurance might strengthen present clubs. For, during, let us say, the first ten years, facilities might be offered existing societies for transferring, on cheap terms, so much of their funds to the National Club as would give their members National Security for at least the National amount of benefit ; a course which might, as regards higher liabilities, render solvent many societies whose financial position is doubtful now and may be disastrous by-and-by. 7. Times are too bad to think of such a thing. Not at all ; the badness of the times shows us how much better we should be off if such a measure had been adopted fifty years ago ; and we must hope the times will better again before, at its best speed, National Insurance becomes a law meanwhile, to study the subject costs nothing, and the " bad times " may help to teach us a good lesson.

It is agreed on all hands that the proposal is just, and that the thing, if done, would be a blessing. The question remains, How to do this good thing ? You will say that must be left to the nation, which is true in a sense. But the nation is an aggregate of individuals of whom you are one ; and if National Insurance is to benefit every one, *every one* should promote National Insurance, or he is leaving duty undone in somewhat the same way as the ignorant pauper whom he blames.

Every one who reads this book with conviction should do his share. Many of them have money, position, and talents to set the subject forward ; but the very humblest reader may do something



towards his share even by thinking the matter over and reading this book again ; by talking of it to his friends ; by distributing a few copies ; by aiding to create such a public opinion in its favour as shall make the voice of the nation demand what the brain of the nation shall believe, and the heart of the nation shall feel, to be a moral and material blessing, alike to rich and poor, to every man and woman, every boy and girl, who bears the English name.

THE END











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